Ethics and Service-Learning:
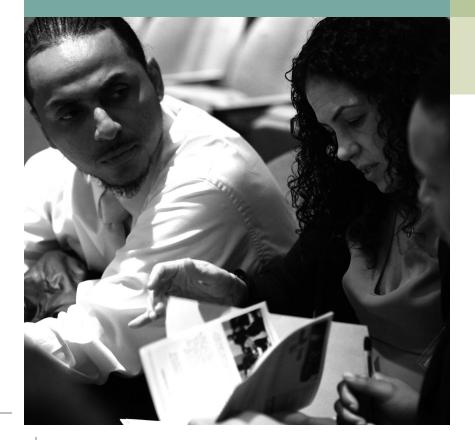## Best Practices for Empowering Community Partners and Educating Students

2012 NYMAPS SYMPOSIUM

About *Issues in Engaged Scholarship*

The Colin L. Powell Center for Leadership and Service launched its Working Paper series, *Issues in Engaged Scholarship,* in 2010 to provide a platform for disseminating knowledge about community-campus partnerships and to add to the rigor of discourse in this field. Through this series, the Center strives to build a network of community-engaged scholars and increase understanding of the processes and outcomes associated with service-learning, community-based research, and community-campus collaborations.

About the Colin L. Powell Center for Leadership and Service

The Colin L. Powell Center for Leadership and Service (formerly the Colin Powell Center for Policy Studies) at the City College of New York was established in 1997 to prepare new generations of publicly engaged leaders from populations previously underrepresented in public service and policy circles, to build a strong culture of civic engagement at City College, and to mobilize campus resources to meet pressing community needs and serve the public good. The Center focuses its efforts in areas of community and economic development, education, health care, environmental concerns, international development, and global security issues.

About NYMAPS

The New York Metro Area Partnership for Service-Learning (NYMAPS) is a coalition of colleges, universities, and community-based organizations dedicated to realizing the civic mission of higher education and to advancing service-learning and other forms of community-campus partnerships across the New York metro area.

ISSUES IN ENGAGED SCHOLARSHIP

An Exploration of Community-Campus Collaborations

Ethics and Service-Learning:
Best Practices for Empowering Community Partners and Educating Students

2012 NYMAPS SYMPOSIUM

MARCH 30, 2012
ST. JOHNS UNIVERSITY

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INTRODUCTION

Genéa Stewart, *Director of Service-Learning and Civic Engagement, Colin L. Powell Center for Leadership and Service*

Service-learning is frequently used as a tool for developing students' sense of civic awareness and social responsibility. Across the country, colleges and universities are desperately searching for the best ways to embed the pedagogy within the culture of the college, incorporate it into their strategic plans, and provide incentives for faculty and students—in some cases even mandating that students serve. Yet sending student volunteers out into the community generates possible risks and liabilities for the academic institution, so faculty and administrators are often caught up discussing the implications of these actions and try to mitigate them. For instance, faculty may spend class time reviewing clearly articulated university and community-organization policies, standard procedures, and "do's and don'ts" regarding issues of transportation or student behavior and attire.

Far less frequently do many of us spend time evaluating the ethical gray areas in our service-learning work. These evaluations might include, for example, a consideration of intellectual property rights for student and community work, appropriate use of public relations to promote partnerships and sensitive service projects, addressing student and faculty discomfort in conversations about race and class, and the need to vigorously evaluate and assess true community impact.

All of these issues are complicated and multidimensional, but as faculty, staff, students, and community members, we have learned that in order to make true progress, we have to keep talking about these subjects, continue to confront our own biases and prejudices, and step out of our comfort zone as we delve deeper into others' perspectives.

A Word on This Year's Theme, Ethics and Service-Learning

These are the issues that the NYMAPS network focused on throughout the past year through a unified look at "Ethics in Service-Learning." Programming for this theme in our quarterly workshops—facilitated and supported by a dedicated group of leaders—featured panels of local faculty and community-partner teams representing a variety of institutions. Each team discussed the ethical implications of their projects and answered questions about course development. These workshops also provided opportunities for NYMAPS members to take part in ethical case-study exercises in small groups and to troubleshoot personal challenges and ethical dilemmas as practitioners.

Service-Learning Code of Ethics by Andrea Chapdelaine, Ana Ruiz, Judith Warchal and Carole Wells (2007), provided the foundation for much of this work and dialogue. Additionally, committee members generated a bibliography of more than fifty references related to ethics in community engagement, which is available on the NYMAPS website (www.nymaps.org).

The 2012 NYMAPS Symposium, "Ethics and Service-Learning: Best Practices for Empowering Community Partners and Educating Students," hosted on March 30,

Institutions in our region have demonstrated commitment to a critical service-learning approach.

Tania Mitchell, the 2012 NY-MAPS Symposium keynote speaker.

2012, was the impetus for this volume. Our keynote speaker, Tania D. Mitchell, International Association for Research in Service-Learning and Civic Engagement Early Career Research award winner and leader in the field of service-learning, challenged participants to raise the bar when assessing relationships and examining the ethics of service-learning, and develop a commitment to a "critical service-learning approach," a term Mitchell coined. This approach promotes service-learning efforts with an explicit social-justice orientation, which relies on authentic partnerships in which the power is equally distributed. As a result of the symposium, institutions in our region have taken up this approach in their programs.

Such gatherings have helped us begin to establish a region-wide ethical framework for service-learning best practices. With the groundwork laid, we will continue to hold one another accountable to the highest ethical standards, and support one another in moving our professional-development conversations beyond traditional pedagogy and towards effectively addressing power dynamics and long-term community impact. The authors' contributions, as you will see here, reflect the beginning stages of deepening and documenting these conversations.

The Collection

As with the first edition of this series, this year's working papers came out of a call that corresponded with the annual NYMAPS Symposium theme. I am delighted to share four contributions that illustrate the rigorous and exciting work taking place throughout the New York City region. These papers not only span a range of issues, but also of disciplines, including secondary education, communication and media arts, and interdisciplinary studies.

Jason Fitzgerald of Wagner College in Staten Island and his community partner, Sarah Andes of the nonprofit Generation Citizen, share "Preparing Active Citizens: Exploring Ethical Issues of Providing Educative Experiences for Youths." This paper sheds light on the merits of experiential education in the K-12 environment and makes a thoughtful case for civics education in schools based on moral considerations.

Rebecca Mushtare, formerly of Marymount Manhattan College, (Currently SUNY Oswego) and Giovanna Chesler of Marymount, offer "Collaborative Media Production, Authorship and Distribution," which provides guidance on copyright issues that instructors grapple with, and that are increasingly an issue in service-learning courses when documenting student work or preparing content for clients as a part of the course. Instructors, the authors note, can provide ethical leadership by acting as "a bridge between students and the community, advocating for the rights and needs of both."

Shira Epstein and Andrew Ratner of City College give us "'How Can I Help' Secondary Education Classrooms as Sites for Service and Learning." Their piece outlines best practices and the lessons learned for deepening field-based experiences for teacher candidates in a way that addresses a number of larger potential dilemmas.

Finally, Susanna Schaller of the City College Center for Worker Education and Rosa Franco of the Neighborhood Trust Federal Credit Union present "Researching Financial Behavior and Financial Literacy on Campus: A CWE Service-Learning Workshop," featuring an in-depth student report on a financial-literacy pilot project that raised multiple ethical considerations and served as a rich learning experience for all involved.

Acknowledgments

This edition would not have been possible without the quality contributions from the authors. A very special thanks also goes out to the extraordinary team that identified the annual theme and coordinated curriculum: Jessica Cook, associate director of academic service-learning at St. John's University; Maria Mercedes Franco, associate professor of math and computer science at Queensborough Community College; Cassia Freedland, director of community-based learning at Goucher College; Betty Gilmore, program director at LIFT—The Bronx and Anasa Scott, director of Greenproofing, Inc.

I thank Laurie Worrall, executive director of the New York Campus Compact, for her ongoing commitment to support innovative work across the state. Worrall helped bring Tania D. Mitchell, assistant professor of postsecondary teaching and learning at the University of Minnesota, to New York City in March 2012 as keynote speaker of our annual symposium, igniting NYMAPS's orientation toward social justice issues, and laying a framework for ethical engagement on many levels.

Tania's keynote truly lit a spark within the network that has energized us and propelled us forward with renewed purpose and conviction, because the work we do *matters*. Our roles *matter*, and we *can* make a difference.

Looking Forward

The focus of our upcoming edition will align with the 2013 NYMAPS symposium theme "Community-Campus Readiness: Approaches to Disaster Preparedness." Hurricane Sandy, which hit in late October 2012, thrust relief efforts to the forefront of the service-learning and engagement dialogue in New York City. Those efforts, which continue, offer powerful lessons on effective campus engagement strategies. Therefore our next edition will serve as a venue for faculty, staff, community partners, and students to further discuss challenges, approaches, and lessons learned regarding effective campus engagement strategies around this issue. These strategies may include adjusting service-learning courses, revising best practices for preparing and training students for outreach, creating model reflective practices, and developing and implementing plans for coordinated service and research efforts to leverage campus resources effectively and support ongoing community efforts over the short- and long-term. Please check the back of this volume for submission guidelines.

Preparing Active Citizens:
Exploring Ethical Issues of Providing Educative Experiences for Youths

BY JASON FITZGERALD
WAGNER COLLEGE

SARAH ANDES
GENERATION CITIZEN

JULY 15, 2012

Abstract ■

Within the context of standards-based, accountability-oriented K-12 education, a number of not-for-profit organizations have developed curricula that support traditional school learning with experiential components. Indeed, this paper argues that a moral education is one that provides these experiential components, enabling students to making diverse connections within their communities, based on John Dewey's educational philosophy. One not-for-profit organization, Generation Citizen, provides schools with an action civics curriculum as well as instructional support from college mentors. Using interview and survey data, this paper explores four ethical considerations related to the implementation of the action civics curriculum: (1) developing a student-led curriculum, (2) fostering teacher-mentor relationships, (3) mediating public concerns, and (4) interacting with the community. In examining these considerations, best practices are offered based on practitioners' experiences implementing the curriculum across three diverse settings. These experiences have implications for individuals and groups who value working with school-aged youth, providing recommendations for developing strong, lasting relationships between classrooms and communities.

Introduction ■

For many, formal schooling in the United States does not accurately reflect the knowledge and skills students will need to succeed in the world or prepare themselves for the challenges they will face as citizens or employees.[1] Discrete school subjects find few correlates in real-world applications. Scholars have long warned that this disconnect negatively influences students' motivation for learning. Indeed, this view is so common that a TED lecture given by Sir Ken Robinson titled "Schools Kill Creativity" has been viewed online over 11 million times, some of those views by teachers during professional development workshops as an introduction for discussing school reform.[2] Recent quantitative and qualitative data also suggest that the United States is lagging behind other industrialized nations in its response to this disconnect.[3] The education systems of Finland, China, and Singapore have become examples of innovative, forward-thinking education, their students eclipsing the United States' on international assessments of skills and knowledge.[4]

These issues are being raised as the United States grapples with one of the largest educational reform initiatives in its history—the Bush-era legislation known as No Child Left Behind.[5] In response to continued reports that suggested unattained student learning outcomes put our nation's economy, political structure, and military capabilities at risk,[6] No Child Left Behind mandates all students' learning outcomes be raised to "proficient" standards in reading and mathematics by 2014. States that accepted this challenge when it was passed in 2001 created tests with large multiple-choice sections to assess students' progress, despite cries from education scholars that such assessments were not the best way to measure the results of student learning.[7] While multiple-choice tests can be quickly and consistently graded, these tests are hardly similar to the challenges students will face beyond the classroom door.

Further, as these tests become more high-stakes, teachers often adapt their instruction to meet the test,[8] increasingly focusing on basic skills[9] and test-taking strategies over contextualized content learning.[10] Teachers, and in turn administrators, are increasingly held accountable for their students' performance on these assessments, and in the process of preparing students for "success," are forced to neglect subjects and strategies which contribute to students' learning in other domains.[11] Under No Child Left Behind, the implications of these tests are high for students and teachers—affecting whether students can graduate from high school and whether teachers can earn tenure—while measures of academic progress remain stagnant.[12]

Although many public schools are forced to confront these conditions, some private organizations have looked to a different model of instruction to support student learning, one that contextualizes learning and focuses on building students' knowledge and skills while interacting within a democratic community. Although the content of these programs range from advanced technological applications to civic engagement,[13] these groups all at least implicitly subscribe to an educational model that is experiential rather than lecture-driven. Underlying this model is a holistic understanding of what education (both formal and informal) should provide students—that is, students should be given the opportunity to engage in educative experiences that link their learning with real-world applications and to interact with other youths, adults, and larger community organizations within that process. Rather than force students' attention onto subjects that are abstract and decontextualized from

democratic life for the sake of standardized tests, these programs offer students a chance to relate learning to real-world contexts; student learning is demonstrated and assessed through the outcomes of these experiences.

Implicit in this philosophy is a conception of education whereby learning is not an outcome for judging students' intellects; rather, it is a process by which students can foster relationships, build skills, and acquire knowledge for the benefit of the democratic community. This philosophy suggests that education is moral when it provides benefit to the community-at-large as well as to the individual. This approach provides a foundation for education reform that better mirrors the demands of the modern workplace and of civic society than individualized testing models, as noted above. This is not a new philosophy, however. It harkens to another era of great social and economic change—the early 20th Century.

When noted educational philosopher John Dewey began writing about educating students, the world was rapidly changing. During the first three decades of the 20th Century, the urban centers of the United States were exploding with new immigrants, many of whom arrived with little English and even less money with which to begin their new lives. As recently immigrated parents tried to make their way in "the land of opportunity," new immigrant children were in need of education. Dewey argued that these students would benefit most from what he termed "educative experiences," those that provided real-world connections to the rote book learning that was popular at the time.[14] His hope was that these educative experiences would contextualize student learning and allow students to more quickly develop their abilities to be productive, active citizens in a pluralistic society.

Although Dewey's goal of developing the next generation of citizens has been muted by arguments about accountability and testing, the difficulty of making learning engaging, relevant, and useful to students and to their communities remains almost a century after Dewey first made his proposals.[15] Today as then, education's failure to provide these experiences has an unequal impact on minority students. Scholars note the achievement gap between racial and ethnic groups, the achievement gap between the United States and other countries,[16] and the civic empowerment gap between minority groups and white, middle class America.[17] Furthermore, we are in the midst of yet another economic and social change—the burgeoning of the information age, which is changing the way people access, interact with, and process information.[18] These challenges require a re-imagining of the ways in which we educate our youth, especially those who do not have the privilege of social

or civic capital. This re-imagination need not be revolutionary; Dewey has already enunciated the power of the educative experience. It is our challenge to bring this to reality for our students.

There are ethical issues to be considered in this pursuit, however, and this paper addresses some of the considerations involved in implementing a curriculum designed to provide educative experiences to populations of at-risk students, using the action civic curriculum of a nonprofit organization, Generation Citizen. Using Dewey's ethic of "educative experiences" as a guide, we consider how best to mentor at-risk 7-12 students in developing their own civic voice. Specifically, we examine issues regarding (1) implementation of a student-led curriculum in the context of traditional K-12 schooling, (2) the development of mentor-teacher relationships within the current educational system, (3) the boundaries of civic action within schools and school districts, and (4) linkages between K-12 students and the various communities with which they interact.

Moral Democratic Education ◼

In order to consider the ethics of various educational decisions, one must first consider what a moral education is, since ethics are the manifestation of morals.[19] Often, use of the word "moral" implies some code or rule by which actions can be judged (e.g., the Ten Commandments).[20] Here, however, we do not mean for moral education to be taken in this Kantian sense; rather, we mean moral in a sense closer to Dewey's belief in democratic society.[21] Here, Dewey suggests that democracy is not only a responsible form of government but also that education for democracy should expand students' connections with others, both broadening and deepening those relationships through diverse communication and interaction. In other words, providing students with "educative experiences" that facilitate such learning is morally appropriate. Specifically, this form of education enables students to act within and build community, an experience valuable to informing students' later experiences in democratic society. Thus, a moral education is not to be viewed as a singular code of conduct ascribed to by teachers and students. Instead, a moral education relies on the broad inclusion of diverse people and experiences by which community is formed. Through this community, then, education is realized and democratic society is renewed through what Dewey calls "faith in the possibilities of human nature."[22]

It is within the "how" of this conception of a moral education that we address the ethical considerations below. Indeed, if one looks at

Students should be given educative experiences that link their learning with real-world applications.

even a few of the recent critiques of the United States educational system, it becomes evident that many K-12 curricula have fallen short of providing a moral education to students, as evidenced above. In addition, many scholars have sounded the alarm that there has been a decline in associational activities, suggesting that students who once learned about and through community activities outside of school do not have access to those same educative experiences today.[23] Today's civics curricula are centered on governmental processes and structures rather than on community engagement and improvement. In response, action civics[24] curricula have been added to or have replaced the old civics models in many schools throughout the country. The action civics approach aims to engage students by linking subject-matter theories to real-world practice.

In some cases, schools have attempted to make this link by inviting students to perform community service tied to issues they discuss in class.[25] These programs, however, do not expose students to the political, social, and economic causes of community issues. Nor do they often empower students to make lasting change within their communities. Thus, some schools have begun adopting more comprehensive action civics curricula which support and foster students' civic engagement, such as those provided by Generation Citizen and Project Citizen, which offer students directed experiences in community change.[26] Although their longitudinal impact may not be seen for some time, there is new evidence that these innovative curricula are effective in teaching students to take action and be active members within their communities, all positive outcomes that the old civics curricula strived to achieve.[27]

Although many action civics curricula writers are quite cognizant that their programs are competing for time against other educational goals (e.g., standardized tests, Core Curriculum instruction, etc.), teachers continue to struggle with the time and energy that such programs necessitate, often because of the moral implications of such educative experiences. Effective community and classroom interactions demand research, outreach, logistical coordination, careful framing, and constant reflection to consider how the goals of the interaction are being met for each party. This requires planning far beyond that necessary for a more insular course and often far beyond what teachers can afford.

For example, within Brian Schultz's exploration of issues in his students' school and their campaign to change their current situation, he carefully documents the authentic learning that took place during that year while also being open about the time the project took from his personal life and the district-supported curriculum. As he writes, Deweyan

philosophy and "the work of William Ayers… pushed me to examine my ethical and moral capacity as a teacher to make our classroom a community in the literal sense," one that engaged in authentic problem solving.[28] These interactions, then, have implications for the way students and teachers conceive of formal education. Building community and classroom interactions involve both groups looking beyond the typical classroom period of instruction, continually working on projects throughout the day and beyond the school hours. Given the increased pressures on teachers and school administrators to account for their students' achievements regarding "the curriculum," implementing meaningful civic engagement work can seem too burdensome for many educators.

Outside community-based organizations offer an option to provide capacity to these well-intentioned but overworked educators. Generation Citizen, for example, offers schools a complete action civics curriculum, to be incorporated within the school day and facilitated in partnership with recruited college student mentors. The curriculum is designed to lead grades 7–12 students through planning and implementing a civic engagement project of their choosing. By providing a complete, standards-aligned curriculum, Generation Citizen allows teachers to incorporate this action civics approach into their current coursework without having to design the materials themselves. Teachers are then able to focus on making meaningful connections between the school curriculum and the action civics project.

As part of the Generation Citizen model, college mentors are recruited to help implement its curriculum. These mentors have the ability to conduct independent background research, prepare lesson materials, and coordinate with community partners, freeing the teachers from having to do much of the background work involved in providing these educative experiences. College mentors also occupy a unique role in the classroom, serving as civic role models to their students, demonstrating through their actions the potential of youth to be actively concerned with and working towards improving their communities. In short, college mentors provide support to action civics projects that facilitate meaningful interactions between grades 7–12 students and their communities; this is not "just another assignment."

Although mentor-teacher-student relationships can take many forms within the classroom, there exist ethical considerations regarding how the action civics curricula can provide the most educative experiences for students while also supporting their traditional academic learning and protecting them from

Education is moral when it provides benefit to the community-at-large as well as to the individual.

developmentally inappropriate and/or potentially dangerous situations. This broad ethical concern assumes a number of pedagogic and structural factors. For example, a Deweyan vision of educative experiences entails students being given the opportunity to lead their own learning to a certain extent. While the overall curriculum may be teacher-directed, meaningful decisions within the curriculum should be heavily influenced by students' choices, thereby providing authenticity to and increasing engagement with the project. For this type of genuine educative experience to occur, we assume that all stakeholders recognize and are willing to adapt to the multiple explicit and implicit outcomes of modern K–12 education (e.g., social mobility and civic leadership).[29] We also assume that these same stakeholders recognize the cultural and developmental boundaries of the students and the school, enabling students to work safely within the authentic curricular project. Finally, we also assume that these authentic projects should actually engage students with their community rather than focus on issues that are isolated and divorced of relevance from their real lives. This final assumption is the sum of the balance struck between the previous assumptions. It is through these assumptions that we view, study, and critique the ethical considerations surrounding action civics curricula.

Indeed, our experiences developing and implementing the Generation Citizen model has prompted us to consider these pedagogic and structural considerations in an effort to provide the most educative experiences possible for our students. In building community through action civics, the relationships between diverse individuals have become a central focus of our work; discussions of how to facilitate healthy, respectful relationships between diverse groups is paramount to providing Deweyan educative experiences.[30] Engaging in these discussions has forced us to thoughtfully consider a number of ethical considerations related to our practice. Neglecting these considerations would reduce the efficacy of the educative experiences we hope to implement. In this paper, we will explore each of the ethical considerations outlined above through observational and survey data collected from students, mentors, and teachers, providing illustrative examples from issues with which we have dealt across Generation Citizen contexts in Boston, Providence, and New York.

Delivering a Student-Led Curriculum ■

In order to provide authentic, educative experiences for all students, consideration should be given to delivering a curriculum that provides for maximum student participation while simultaneously providing expert guidance throughout the students' processes of engagement. In other words, a balance must be struck between enabling students to take the risks necessary to tackle community issues for themselves and directing them to some of the most actionable issues and best techniques through mentors' experiences. This consideration is central to Dewey's philosophy because it situates the locus of classroom power and authority with the students, enabling them to be actors within the classroom. The more the locus of power shifts from the teacher to the students, then, the more likely students will be empowered to tackle their future responsibilities as self-directed citizens when they leave compulsory secondary education.

By encouraging students to come to consensus about a community issue, the Generation Citizen curriculum attempts to make such a shift. Mentors are not direct instructors but guides who provide expertise and direction to students' authentic decisions. Indeed, it is this student-led component that students value the most upon reflection. As Casciano and Davis illustrate in their mixed methods analysis of participant reflections on the Generation Citizen program, students' motivation for completing their action civics projects were overwhelmingly related to their ability to decide which projects to select.[31]

This pedagogic shift from teacher-directed instruction to student-led decisions does not often align well with traditional instructional methods. One the issues that action civics teachers have reportedly struggled with is the student-teacher relationship that changes within the process of doing action civics. For example, while guiding his students through an action civics project in Chicago, Brian Schultz consistently monitored his motives as a teacher and as a mentor, feeling pulled to adhere to administrative mandates in his role as "teacher" as well as ethical questions of supporting activism in his fifth grade class. Schultz describes feeling constrained by a requirement to post his Mastery Objectives and agenda for the day prior to the beginning of the class when, in reality, the students had not yet decided what needed to be accomplished.[32] One challenge that action civics teachers face is balancing the accountability aspects of traditional instruction with the guidance necessary to enable students to pursue their own educative experiences.

Rather than ask teachers to wear "two hats," one way that Generation Citizen has mediated this struggle is to have college mentors implement the curriculum. To be sure, this solution is not meant to sideline teachers in their own classrooms; rather, the college mentor are encouraged to take on a

Schools have begun adopting action civics curricula which foster students' civic engagement.

different role than that of the teacher, relieving the tension that teachers such as Schultz have faced between being "the teacher" and mentoring students through a discovery process. Indeed, to formally separate these roles, the college students who enter the classrooms are referred to as "mentors," not "teachers."

The close proximity of age between the mentors and the 7–12 students can, at times, be challenging for the mentors. Although the mentors may fear that the students will not respect them, the 7–12 students surveyed after their Generation Citizen experience value this relationship in a way that is different from the one they have with their teachers. As one twelfth grade student commented about her relationship with her mentor, "… it's not completely like a teacher because she kind of builds a relationship with the kids and learns our names a lot faster. We build a bond with her. Not like a friend, more like a mentor. She comes in and it's not like 'Oh, you have to do this or else,' but instead is like our helper." This intermediary relationship between "friend" and "teacher" enables mentors to serve as a guide through an authentic educative experience rather than the authority in the classroom. Implicit in this student's reflection is the idea that her teacher determines what the students will be doing each day in class. In this setting, the student positions herself as a recipient of the information her teacher provides.[33] Her mentor, however, is viewed as less of an authority, enabling the student to develop a relationship whereby she is "helped" to learn. As another twelfth grader succinctly commented on this type of relationship, "It's like a big sister—little sister thing."

Although these relationships are important to developing a rapport with students that enables student-led activities, they are not sufficient. In addition to these relationships, mentors must be provided the skills to make productive use of those bonds. Without training in mentorship, the college students may look to their previous student-teacher relationships for guidance, reverting comfortably to their observations of how teachers "should" act.[34]

In an effort to develop mentorship skills and strategies, mentors are invited to weekly professional development meetings, similar to those used in other education-related fields. Of the more than 80 active mentors, 88% regularly attend these meetings, making them an important educational tool as they develop in the role. What makes these meetings different from teacher professional development opportunities is that they focus on how to engage students in deliberative civic action, not on the transmission of content and/or the construction of testable knowledge. For example, mentors learn to draw out and build on student voices utilizing strategies such as

questioning effectively and leading "one mic" sessions with their students, whereby everyone in the class actively participates in building substantive conversations. These practices resonate with the students; "Everyone learns to speak with one mic. When someone is talking, we're like, 'Shhh, you can't talk,' explained one twelfth grade student. Although all students are encouraged to contribute, these skills hone students' abilities to listen, even when they disagree with the speaker, developing listening skills that deepen democratic discourse.[35]

These deliberative skills also extend to one-on-one interactions between students and their mentors. Mentors are taught to approach student work with a critical, yet friendly eye, encouraging students to consider diverse perspectives and alternative approaches to their work. Another twelfth grader explained the difference between her mentor and her classroom teacher this way:

> "She's like a teacher because she taught us things we didn't know. And she's not like a teacher because she helps us. If a students is doing her work, a teacher would be like 'here's what you're doing wrong.' A mentor would say, 'I like that idea. Here's my opinion, here's my input.'"

Although this student's response is overly generalized, it serves as an example for the ways in which mentors are trained to do discourse with their mentees. These critical encounters reflect ways in which mentors "help" rather than "tell" in their instructional roles as mentors.

Enabling students to work with each other and with their mentors through authentic democratic interactions ensures that mentors are not acting like, nor being treated like, traditional teachers. As a result 67% of mentors report that at least three-fourths of their classes consistently engaged in the action civics lessons. Through this participation, 95% of students were able to come to consensus on a focus issue and actively work on developing it towards an action plan by the end of one semester, demonstrating the efficacy of the student-led project model given mentor involvement and guidance. Importantly, this model also enables teachers to limit the number of roles that they need to balance in order to implement an action civics curriculum.

Developing Mentorship Relationships ■

In describing considerations regarding student-led curricula, the assumption has been made that modifying traditional student-teacher relationships to increase students' ownership of their learning best facilitates the types of

It is the student-led component that students value the most.

educative experiences students need within this framework of moral education. Indeed, engaging students in student-led projects is a paradigm shift from the standards-based, high-stakes testing culture that currently pervades much of K–12 education. With this shift, the role of the teacher must be re-imagined in relation to classroom learning, just as the role of the student must be re-imagined. Specifically, we argue that the teacher should take on a mentorship role when engaging students in student-led educative experiences.

Making such a relational shift seems rather complex, especially when (1) both students and teachers are used to their traditional roles and (2) the traditional roles are still useful for the accountability-driven curriculum and assessments by which both students and teachers are regularly evaluated.[36] To be sure, some teachers are capable of shifting between these traditional and mentoring roles; many, however, are not.[37] Rather than ask teachers to switch between the two, Generation Citizen assigns college mentors to the classrooms, enabling teachers to remain in their traditional role while allowing the mentors to support learning through this different function.

Although mentoring students through a student-led curriculum provides one possible response to the ethical issue of students' ownership of their educative experiences while mediating issues of "teacher authority" and style, the placement of mentors within a traditional 7–12 classroom begs yet another ethical consideration. Although the college students are not held accountable to the same instructional and content standards as teachers, they still must work with the teachers who are. In addition to the management and accountability ambiguities that mentoring can produce, the student-led educative experience that is hallmark to a morally appropriate education is limited if it is not clearly connected to and supported by the broader school-driven curriculum. Teachers are the ones providing and reinforcing this clear action through academic connections. Thus, we must consider how best to facilitate collaborative, mutually beneficial relationships between mentors and teachers.

As groups, both mentors and teachers are hardworking and busy, limiting the time that might be devoted to developing strong relationships. A look across various Generation Citizen sites suggests that there is a recurring discussion about how "to bring teachers more into the program so that they feel as invested in its success and understand the objectives as the [mentors] do." Teachers often support the program and its pursuits without understanding their vital role in its implementation. Experience has shown that some teachers embrace the mentor concept so eagerly that they are content to passively observe as the

mentors lead the lessons. Previous arguments, however, have demonstrated that the most effective partnerships are ones in which teachers and mentors are each actively fulfilling the responsibilities of their respective roles. One way that has been effective for making these connections between mentors and teachers is for the Generation Citizen coordinators, those responsible for mentor training and project management, to host initial meetings between the mentors and their teachers. Several of these coordinators are former teachers themselves as well as co-developers of the Generation Citizen curriculum. These meetings enable all stakeholders to explicitly discuss their feelings and expectations for the program, curricular and instructional approaches, and the relationship between mentor and teacher.

Survey and observational data from both mentors and teachers suggest that there is often a disconnect, at least initially, between what each party presumes instruction might look like during Generation Citizen periods. For example, many teachers embrace the idea of mentors planning and implementing the lessons; however, they struggle to find a balance between providing support with proven instructional strategies and not wanting to impede upon the mentors' role/style. For example, one teacher commented about the mentor's instruction, "They work hard but waste a lot of time with "teacher talk;" they need better time management." This teacher struggled with wanting to extend "collegial courtesy" to the mentor by giving her the space to work with the students while also fearing that a lot of instructional time was being wasted. It seems to be a frequent struggle for classroom teachers:—"How much should I train [the mentor] on pedagogy and how much are they just not interested in this? I'd like to do more but I'm not certain of my role," questioned one teacher.

To some extent, the mentors are conflicted about their own skills, adding to the ambiguous nature of this relationship. For instance, 90% of mentors feel confident in their instruction and 92% are satisfied with their classroom management abilities. By any standard, these measures of self-efficacy are impressive, especially from college mentors with little to no formal pedagogic training. However, 70% of mentors also report that they spend 25% or more of their instructional time handling classroom management issues. When informally surveyed as to how they can report both numbers, many mentors argue that they feel comfortable with the content material and view management as a work in progress, especially as they negotiate mentor/mentee relationships with the 7–12 students. Given their management responsibilities, mentors' self-perceived success might be

> **Meetings enable all stakeholders to discuss their feelings and expectations for the program.**

viewed differently from teachers' expectations. Teachers often do not have the luxury of considering behavior management a "work in progress," although for mentors experiencing their first leadership roles within the classroom, such a view may be more appropriate. When defined and understood by both mentors and teachers, this collegial relationship well supports the aims of Generation Citizen, limiting confusion about mentors' and teachers' roles to better support student learning. Some of the best projects that have been showcased at Generation Citizen's annual Civics Day (science fair-style) events were those where there was a clearly cooperative and respectful relationship between the mentor and the teacher.

To sustain positive relationships beyond the initial conversations between the mentors and teachers, mentors are also encouraged to keep in regular contact with their classroom teachers. Over the past year, 89% of mentors have communicated regularly with the classroom teachers about content and practice. Furthermore, the modes of communication have developed beyond cursory check-ins: 65% of mentors communicate with the teachers in person before class, 69% communicate in person after class, and 81% communicate throughout the week via email. As communication has increased, so too has the feedback from both mentors and teachers about their positive experiences working together.

School Considerations ■

A third ethical consideration that must be addressed when providing students with educative experiences in civic education is minimizing the influence of political, economic, and social barriers students encounter while carrying out their projects. K–12 schools are political institutions, steeped in bureaucratic protocols and susceptible to the decisions of diverse stakeholders and constituencies.[38] As such, the particulars of curricula, accountability models, and concerns over student safety can easily take precedence over issues of student-led action and mentor-teacher relationships.[39] Although political, social, and economic forces are not necessarily as immediate as the other two considerations in implementing an action civics curriculum, their influence can quickly stymie students' best efforts, if consideration of their power is neglected. Thoughtfully mediating power and legal struggles associated with these forces will provide students with the ability to carry out their project outside of the immediate classroom walls, removing barriers that might limit or unfairly constrain the students' participation in morally educative experiences.

By and large, we have found that these forces influence student-led projects in one of two ways. First, perceived safety issues can easily derail action civics projects. While teachers and mentors are quick to guide students' project choices when the students wish to tackle issues such as gang violence, drugs, and alcohol for obvious safety reasons, other indirect safety issues have resulted in the untimely end to some civic action projects. For example, at one school there were questions about whether one group of students would be allowed to distribute condoms to their fellow students in an effort to limit the transmission of sexually transmitted disease. Some school officials were concerned that doing so might be perceived as encouraging sexual intercourse among the student body, thereby increasing risk factors related to sexual health. Such direct and indirect safety concerns, when not addressed in advance of student action, can put an abrupt end to the best-planned projects.

Although issues of safety and perceived safety may appear obvious considerations, more often we find that politically sensitive issues are the cause of rifts between school officials and the students leading civic action projects. Some of these cases are internal to the school. For example, one principal ended a project in which students were surveying their classmates about their knowledge of school graduation requirements. The principal in this case was concerned that the results would show unfavorably on the school (and possibly on him); he requested that the project end before the students could tally their findings.

Some projects are halted before their completion, others are seen through to the end only to be later criticized by public officials who then remove their support for the action civics program. In one case, students lobbied for a say in their district's curriculum review process. When word of their petition reached the newspaper, local school board members were embarrassed. Instead of lauding the students' active citizenship, they defended the status quo and expressed concern that the petition was created in the first place.

In order to provide quality educative experiences for students, school administrators must be actively involved in the developments within their classrooms from a very early stage. Indeed, with all of the pressures heaped upon administrators and the lack of student action embedded into traditional K-12 curricula, it cannot be assumed that administrators can or will voluntarily take the time to monitor instruction at all levels within their schools. At the same time, these administrators can put a quick end to student-led projects, impeding the ultimate goal of providing students with educative civic experiences. Thus, mentors and teachers are encouraged to be in frequent contact with the school administration about their students' efforts, making sure that the

Mentors are taught to approach student work with a critical, yet friendly eye.

progress of the students' project will not be impeded by foreseeable circumstances. When this communication occurs, issues can be foreseen and projects modified, providing both educative experiences for students while limiting political, social, and economic concerns for school administration and political leaders.

Connecting with the Community ■

Although the considerations explored to this point have focused on immediate classroom- and school-based issues, a final consideration in creating educative civic experiences for students involves enabling them to have meaningful interactions with outside community members. Although this consideration is discussed last, it is by far the most important for providing a moral education. Interactions with the community take students outside of their immediate classroom context and allow them to begin to view themselves as viable members of their communities.

Many schools are not used to looking outside of their walls for curricular support, despite the wealth of organizations and resources that often exist just beyond their doors. Similarly, many community organizations are not prepared for this shift in attention either. To be sure, community organizations often view themselves as serving a vital role within the larger educational system. Frequently, this role is to work with youth either as mentors, supervisors, or service providers at the end of the school day. Owing to the uniqueness of relationships developed and interactions had within this after-school sphere, community organizations often see themselves as important to education in general but separate from "formal education." The moral education described here—the one that consistently references "educative experiences" embedded within the formal curriculum—is developed when student-led action bridges in-school learning with real-life experience. The frequent disconnect between these two spheres perpetuates a common divide between school-based and community-based workers, to the detriment of students and their educative experiences.

In order for meaningful relationships to be formed between students focused on a particular issue and community members engaged in the same, some practices should be followed. Specifically, students must be taught to thoroughly research organizations with which they want to associate and to determine if and how a partnership would serve each party involved. Students must then be able to compellingly persuade mentors, teachers, and school administrators that these relationships are mutually beneficial and have the potential to be lasting.

Students benefit from added support from community members on their project, including new contacts and information, ideas, and networks. Community partners strengthen their coalitions by involving students and have the opportunity to directly reach, and interact with, a valuable and often-targeted audience. It is within this collaboration that student-led (and mentor/teacher/administrator-supported) work achieves its educative purpose, pushing students to apply their knowledge and skills to real-world interactions.

When one group of students decided to form a relationship with a local community health organization, for example, they were encouraged to read the organization's mission statement, list of services, and history. Armed with this information, they were asked to argue why the school, led by the students themselves, should make a connection with the program. In their presentation, the students compared this organization to a number of similar groups in the local area and suggested that it was the least politically charged and the only one able to support the health education needs of the high school students. With that analysis, the school administration allowed the students to forge the connection, allowing them access to the clinic's resources for a health fair that the students were organizing. In the end, workers from the clinic even attended the fair and physically supported the students' work at the high school.

Since the relationships within their school structure were managed appropriately, these students were empowered to take charge of the important activity of building relationships between their school and members of the community. Not only was this an authentic experience, requiring students to use skills that they had learned through Generation Citizen and their traditional classes, such as collaboration and persuasive speech, but it was also an experience in community leadership and ownership. In being allowed and encouraged to make thoughtful connections, the students were able to demonstrate to themselves and to the community that they could lead, make good decisions, and develop relationships. With the relationship formed, students were able to create their own educative civic experience.

Processes and Outcomes ■

Within the discussion of these four ethical considerations, the tangible outcomes of civic action (e.g., a changed policy, a cleaner street, reduced gang violence, etc.) have been intentionally set aside. At the beginning of each project, there is tremendous hope that

Perceived safety issues can easily derail action civics projects.

students will be able to create substantive change within their communities. Sometimes they are able to successfully create such change; other times, they are not. Although it may be difficult for some students to see, the measureable outcome of "change" is not what makes the project educative or not. Successful action civics projects engage students in a process of participation.[40] Indeed, the majority of the topics that these students are brave enough to tackle in their communities have long histories. Changing systemic community issues within a single semester is not the goal of action civics.

Instead, it is the process of validating students' own experiences and marshalling students' own participatory power, working with their teachers and mentors, getting buy-in from various school administrators, and thoughtfully engaging their community members that is the rightful measure of success. Regardless of the students' "effectiveness" and of the change produced, the intention is that students learn the steps of the process in order for them to take such action independently when they are called to be independent participatory citizens in the future. In order for students to be successful in this sense, they need adult leaders to guide them through that process. The ethical considerations above, then, have implications beyond the mentors' and teachers' immediate in-class behaviors.

To be sure, the mentors and teachers play a large role in providing a moral, educative civic experience for students. As discussed above, it is their relationship and joint curricular decisions that enable students to begin the process. The students who have participated in the Generation Citizen program recognize that this process is something different; it takes their formal education to a new level. As evident from survey and observational data, students see the value of connecting school learning with real-world experiences and are excited (if not a little fearful as well) to develop into civic beings.

But these students' teachers and mentors can only begin this development. School administrators and politicians need to be supportive of such growth as well. This support is best when it is more than a policy-check procedure, where administrators merely make sure that students' projects do not impede education policy and/or increase the liability of the school district. Rather, support for students' growth requires that the administrators understand the power of such educative experiences and actively allow students to take partial ownership of their learning and of the direction of the school. For their part, politicians such as school board members need to encourage students to become part of the democratic process and to demonstrate that they

genuinely value students' opinions and believe in their potential to affect their communities. Certainly, these are not easy things to ask of the people charged with maintaining high educational standards in difficult accountability and budgetary environments. However, to achieve educative civic experiences for students, these philosophies and their associated actions must be in place so that students are able to grow from the classroom into the community.

The final piece of the action civics experience necessitates that community members be willing to interact with students within the confines of the school structure. Meeting during school-appropriate times, engaging students in school-appropriate activities, and understanding and respecting the limits of school curricula and accountability are important for relationships between students and community groups to be sustained. Importantly, these components are necessary for both groups to feel that it is part of the community's mission to help educate students. From local businesses to community groups to teachers, administrators, and governmental organizations, all parties invested in our students' and their communities' success need to recognize that educating students must occur within and outside of the schoolhouse walls.

Where do we start? ■

Enabling students to develop educative civic experiences is not an easy task. In an age of high-stakes tests, increased teacher accountability, and highly political educational structures, schools are not necessarily equipped to provide these experiences within the confines of formal schooling.[41] Thus, not-for-profits such as Generation Citizen have developed programs that facilitate this learning, maximizing resources (e.g., college students and constructed curricula) while limiting their demands on teachers and class time.

Unfortunately, students who attend low socioeconomic status schools often have the least opportunity to learn the skills that an action civics program might provide. For decades, students who were from poor, minority, urban areas have received a remedial education focused on basic reading, writing, and math skills that rarely excite students or help them achieve at the highest academic levels.[42] Within today's standards-based accountability educational context, civic education takes a backseat to test prep and foundational literacy. Yet as a consequence, these students also lack some or all of the skills that they need to function as fully participatory citizens, thus fueling the cycle of underrepresentation in civic leadership and in the political process; there is a civic empowerment gap that correlates with the achievement gap.[43]

Educating students must occur within and outside of the schoolhouse walls.

Although all students should get to experience what it is like to create change within their community in ways that mirror what we expect them to be able to do upon graduation, it is the students affected most detrimentally by the civic empowerment gap that need to be reached first. Their disenfranchisement within school mirrors, if not magnifies, the disenfranchisement that they will face outside of school.[44] Without cultivating the knowledge, skills, and dispositions students need to create change in their own communities, the issues that these students face daily will persist.[45] Not providing them with moral, educative civic experiences while they are in school perpetuates injustice outside of school. Thus, as a starting place, these students have the greatest need.

All students, however, are deserving of an education that is morally grounded. One of the main purposes of formal schooling is to educate students to become productive, active citizens. However, for most of our country's recent history, we have expected students to passively receive information about governmental systems and structures, naively hoping that they will be able to convert this knowledge into action when they are older.[46] We have the opportunity, however, to provide educative civic experiences for students while they are in school and to develop within them the knowledge, skills, and dispositions that they will need to be civically active later in life.[47] As they develop these abilities, they may even be able to make change today's realities.

We have a responsibility to provide such experiences for our students. In accepting this responsibility, we have to recognize some of the ethical considerations that go into facilitating such growth. Developing a student-led educational environment, strong teacher-mentor relationships, responsive administrative and political leaders, and positive community relationships creates an environment that enables students to develop into active citizens. With more young people able to fix, maintain, and improve their own communities, our democracy will be in much better hands.

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Collaborative Media Production, Authorship and Distribution

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Abstract ■

Educators and media artists Chesler and Mushtare consider the importance of open communication around authorship between students and community partners in community engaged learning classrooms that include media production components. During their workshop presentation at the NYMAPS symposium at St. John's University in New York City in May 2012, Chesler and Mushtare used collaborative media project examples from their courses to illustrate and identify key authorship, attribution, distribution and copyright issues for consideration. The results of the discussion during and after that workshop are the foundation of this paper in combination with a primer on copyright and findings from their recent study, "Community Engagement Through Creative Media Production." That study, funded by the American Association of Colleges and Universities: Bringing Theory To Practice and Marymount Manhattan College, looked at student surveys, writing and projects in two production courses. The resulting eight guidelines introduce questions to address and methods to use while planning and developing collaborative media projects in order to solidify shared ownership for the future benefit of the community partner's mission as well as the student's creative and professional goals.

Introduction ■

As web- and self-publishing become an increasingly popular practice, people not formally trained in media production are increasingly contributing to published media (web videos, websites, brochures, social media, etc.), including students and professionals in community-based learning partnerships. This working paper is designed to fill a gap in contemporary service-learning and civic-engagement literature by addressing key authorship, attribution, distribution, and copyright issues and concerns, which academic media educators, students, and community partners should consider before embarking on a collaborative project.[1]

Ethical Framework ■

It is common practice to initiate service-learning projects with a written agreement called a memorandum of understanding,[2] which outlines the expectations and responsibilities of each stakeholder. Often, what is missing in this agreement and in the discussions that precede it is how contributors will be credited for their work. Understanding who will own the copyright to any published media produced is essential to any project that results in the production of brochures, websites, games, videos, audio recordings, etc.). Considering that most academic institutions have intellectual property experts (often found in the library or media center, or who are on retainer as affiliated legal counsel), academics are in a position to become leaders in addressing these intellectual property issues through collaborative community projects. In service-learning projects, the instructor or service-learning coordinator reasonably acts as a bridge between students and community, advocating for the rights and needs of both students and community partners.

Students have the following rights:
+ to fail safely,
+ to include their work in professional portfolios,
+ to earn credit for the work they have done,
+ to abandon the project at the conclusion of the semester.

Partners have the following rights:
+ to copy and distribute the work,
+ to edit the work to continue to meet the demands and needs of the organization, and
+ to continue the work beyond the bounds of a semester.

The majority of these rights are wrapped up, in one way or another, with copyright law.

In an academic setting, most instructors discuss plagiarism and the importance of crediting authors for their ideas. These discussions often remain both in the ethical realm and in the discussion of the penalties of plagiarism, which might include failure on a paper, of a class, or expulsion from an academic institution. As student work generated in a classroom is intended to have an audience limited to the instructor and students within the classroom itself, it generally seems unnecessary to address intellectual property laws. However, intellectual property often applies to student work therein, particularly in the media classroom.

An engaged conversation about these issues benefits the many student and professional Internet users who interact with web services such as Facebook, LinkedIn, Twitter, Reddit, and Pinterest. The social media tools result in regular online publication, an activity once reserved to publishers, authors, journalists, and other professionals who have training and expertise in copyright law. As a whole our education system in the United States has failed to keep up with the ease of self-publishing[3] digital media, leaving a majority of the public vulnerable to ethical

Academics can become leaders in addressing intellectual property issues.

missteps and violations of copyright law. In classrooms where student work may result in publication in the name of a community partner (brochures, websites, Facebook pages, YouTube videos, blog posts, etc.) students and collaborators need to be informed of the laws, rights, and responsibilities of all individuals and organizations that publish.

Copyright Primer[4] ■

In the United States, copyright law grants the exclusive right to copy, publish, distribute, perform, and exhibit a creative work,[5] as well as create derivative works for a limited period of time.[6] U.S. copyright law instantaneously protects all creative works in a fixed tangible form of expression;[7] no paperwork is required.[8] These rights can be transferred in part or in whole. In most cases, the copyright is automatically granted to the first author(s),[9] which in most service-learning situations would be to the student creators and not the agency for which a project was made, nor the instructor who acted as a "consultant."

Unfortunately, students are rarely committed to their project long-term, in contrast with the community organization or faculty member. For this reason, in most circumstances, it makes sense either to transfer the copyright of a media project to the community partner or to provide the community partner with a free, unlimited license to use, recycle, and adapt the work to further the mission of their agency. Transferring the copyright to the community partner, or providing an unlimited license, requires the original copyright owner (likely a student) to give up his or her rights. We believe the student should be made aware of this copyright question at the start of a course, even before a course begins, if at all possible. In addition, students should be offered an option to opt out of transferring copyright either by completing an alternative project or by transferring into another section of a course that does not require the service-learning component. Students deserve the right to act with agency, which they can do only if they are empowered with choices and accurate information.

> **Guideline:** *Make students aware of copyright issues at the start of the semester, or in advance of the start, if possible, through a clear statement about the intended outcomes of the course—developing media products for use by a community partner.*

To demonstrate the importance of actively determining copyright ownership at the start of a project, consider a scenario where a community partner collaborates with a faculty member and a student to create a game about pers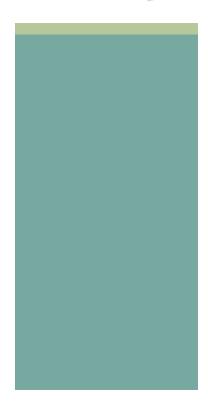onal finance.[10] After completing the game, the student states her intention to seek personal financial gain from the project. Such scenarios could become complicated, even uncomfortable, if all contributors and collaborators do not have the same intention for the project. If the student has carried out most of the creative work, she might be the sole copyright holder. If the creative work had been more evenly distributed, there may be joint copyright holders. If the copyright were solely the student's, then she would be in her legal right to sell copies of the protected work without permission from the community partner, and could sue the nonprofit organization if it shares, distributes, or publishes the work without her approval. If the copyright is shared, she may still be within her legal right to sell copies of the protected work without permission. However, she may need to split any proceeds. The nonprofit organization would also be within its right to distribute the work free or at cost. As of this writing, the student in the scenario has not followed through with selling a game she created and no legal actions have taken place.

A simple signed, written agreement at the start of a project, during which project participants willingly sign over any claims to the copyright of the work to the community agency would prevent possible complications. Signing the copyright to the nonprofit organization does not mean signing over the claims to authorship or the right to have the work attributed to the author/producer/maker, but it does limit the ability to sell, publish, distribute, and make derivative works without the permission of the copyright holder. Such an agreement would protect the nonprofit organization's best interest while ensuring that students are credited for their work.

> **Guideline:** *Formally agree, in writing, on the copyright claims to the work at the start of the project. In an effort to protect both the community partner and the student, offer students an option to opt out of a project that requires them to sign away their intellectual property rights.[11]*

In situations where the intention is advocacy, activism, or education rather than fundraising or promotion a particular organization, collaborators may consider a Creative Commons licensing option. Creative Commons' licenses are free and provide an easy and standardized way to give the public permission to use and share work under specific conditions that the copyright holder chooses.[12] (In contrast, typical non-Creative Common licenses of any variety give permission to use a work otherwise protected by copyright for a specific purpose within a specific scope, and entertainment lawyers generally draft these documents.)

Digital media leaves the public vulnerable to ethical missteps.

Each Creative Commons license comes with a legal version of the license, a version the organization calls human-readable (see FIGURE 1), and a version they call machine-readable. The human-readable version of the license is a very short document that simply states to the layperson the rights the public has to the work. The machine-readable version of the license can be embedded in digital files, which means that the license always travels with the file and can assist software and search engines in communicating the license to end-users. Creative Commons licenses include combinations of commercial uses, non-commercial uses, no derivative works, share alike (which means that derivative works are fine as long as any derivatives have the same license attached), and attribution.[13] While giving up some rights to the work, the impact of the work itself may be expanded by using licenses that encourage sharing, remixing, and open distribution.

Copyright: Using the Works of Others ■

There are many cases in the creation of media where it is appropriate and necessary to use the works of others to tell a story. Often, these images, videos, and text by professional and nonprofessional authors alike are protected by copyright law, regardless of their publication sites (online, print, radio, etc.) As educators, we see a need to teach students and collaborative community partners to use the works of others appropriately in the production of media. This includes using works in the public domain, using licensed works appropriately, and exercising the Fair Use clause of copyright law.

Works in the public domain are works that are not protected by copyright law. Examples of public domain works are those created by the government or works whose copyright has expired. These may be used without permission, though they should generally be attributed to the original author. Government departments that have archives often have images online for the public to use. One example is the Agricultural Research Service (http://www.ars.usda.gov/is/graphics/photos/). Additionally, public domain images, sound and video can be found in the Wikimedia commons[14] and public domain text can be found on Project Gutenberg.[15]

As detailed earlier, a license is the written permission to make particular use of a particular copyright protected work. Many designers and producers use stock photography, video, and audio in the production of new work. In the commercial world, this usually means paying fees for the limited use of stock materials. For example if one were creating a

FIGURE 1

billboard campaign that uses stock photography, he or she would generally pay a fee to use the image. Rights-managed images are fees based on a particular use or media, in a particular location or distribution method, and for a particular period of time. Royalty-free images typically have a one-time fee attached and do not have the same time, location, and media limitations of rights-managed images. Creative Commons licensed works are often free and allow for a variety of uses.[16] The advanced search feature of the photo-sharing

site Flickr (See FIGURE 2) and the advanced search option in Google allow users to search for imagery that is Creative Commons licensed. Creative Commons also offers a search feature[17] that simultaneously searches multiple media sites like YouTube and SoundCloud.

In some cases, permission may not be required to use a copyright protected work. An important section of U.S. copyright law called the Fair Use doctrine places some limits on the otherwise exclusive rights guaranteed by copyright. Fair Use permits and protects uses of copyrighted work within a new work for purposes such as "criticism, comment, news reporting, teaching, scholarship and research."[18] In a media-saturated environment, the authors see an urgent need to teach students and other media makers how to quote from copyrighted works in their own media projects. By quoting from copyrighted works through Fair Use, students sharpen their critical voice.

Teaching Fair Use in a classroom environment is akin to instruction in writing that teaches students how to cite from published essays, articles, blogs, and chapters correctly. Often, when introducing students to ideas of Fair Use, they are thrilled that they can, according to the guidelines, legally quote from and incorporate copyrighted works in their own. But when you introduce the idea that their works could be similarly quoted, some hesitancy becomes apparent. That hesitancy, hopefully, raises their awareness of using the works of others responsibly.

Michael C. Donaldson, an entertainment attorney who has defended aspects of the Fair Use doctrine, clarifies the use of copyrighted material through the idea of "safe harbor" for Fair Use in *Clearance & Copyright: Everything You Need to Know for Film and Television*[19] through three questions: 1. Do you need to use this particular piece of copyrighted material to illustrate your point? 2. Did you use only as much as you needed to make your point? 3. Is the connection between this specific element of copyrighted media and your argument clear?[20] In addition, and of greatest import, is the answer to the question: Is it transformative? Does the new work change the original, underlying work?[21] Building from Donaldson's questions, partners and students can access additional user-friendly resources, including tutorials and the statements of best practices for Fair Use, which the Center for Social Media at American University has published on their website,[22] the graphic novel *Bound by Law*,[23] and Aufderheide and Jaszi's *Reclaiming Fair Use: How to Put Balance Back in Copyright*.[24] These resources were crafted through collaborations between attorneys and professionals who need to employ Fair Use to produce their work—be the work journal articles or satirical web videos. They are guidelines community

FIGURE 2

partners and student collaborators may use to interpret and apply to their projects.

Community nonprofit organizations that address urgent social issues often critique contemporary culture. Showcasing copyrighted media clips in works for that partner may be both paramount and in keeping with the partner's mission. In a recent partnership, students in a Web Video Activism course worked with SPARK—"a girl-fueled activist movement to demand an end to the sexualization of women and girls in media."[25] Embedded in SPARK's mission is the goal of holding media up for scrutiny. As such, the students working on a web video with SPARK echoed this mission in the structure and technique of their video. They evidenced damaging sexualized images through clips and still images from popular media.

For the video, the filmmakers produced a Fair Use notebook, listing their selected clips, the sources, and using the Documentary Filmmakers Statement of Best Practices and Statement of Best Practices for Web Video to justify and defend their choices. This exercise is akin to a Fair Use letter that professional

By quoting from copyrighted works through Fair Use, students sharpen their critical voice.

documentarians often secure from their entertainment attorneys when using media in their films. As an exercise, it also has practical value. When videos live online at YouTube, they may be pulled for suspected copyright violations via a "take down notice." It then becomes the responsibility of the video maker to defend their use of the copyrighted clip, citing Fair Use, and indicating the original source and manner of citation. During the semester, the student may be in this role, but a take-down notice might appear months after online publication. When partners and student makers consider attribution, simultaneously discussing maintenance of the media project would be helpful in the case of a take-down notice or more friendly inquiry from a user responding to the video. As with lessons on plagiarism, when quoting from media, makers may fail to use a clip according to Donaldson's safe harbor guidelines, and revisions become necessary.

> *Guideline: Plan time and opportunity for revision before publication. Have someone knowledgeable about copyright/ Fair Use provide feedback and critique as part of the revision process. Be sure to document original sources, and discuss a realistic media maintenance plan following its publication.*

Projects in Public ∎

Experienced service-learning practitioners know that the unpredictable nature of real-world projects, which have real-world constraints and shifting needs, have the potential to fail, just as they have the potential to succeed. As time and technology are often two big hurdles in media production, developing contingency plans at the start of the project helps stakeholders feel confident that the collaboration will be mutually beneficial.

The bounds of a semester are often not the time frame that community partners work within. When budget cuts happen or emergencies occur in the field, priorities and foci shift within community agencies. For students who create projects for a grade, these attention shifts can cause problems. In these situations, students might be mid-project and may not have access to the information or guidance they need. In such a situation what happens to the materials they created? How will they complete a project for a grade? Can they use what they have collected for a nonpublic project? Can the agencies use footage or other media generated for future projects in new contexts? Likewise some students produce work of a lesser quality or misunderstand the mission of a partner institution. Their work, in turn, fails to meet the

professional standards necessary for public distribution. In these situations, can a student use the work in their professional portfolio? Can the community partner use some of the content or creative approaches in a revision or future publication? Can the instructor have another set of students revise the project using some of the assets developed by the original media makers? Questions about how a project will continue after the conclusion of a semester are best addressed at the start of a project in a written document and signed by all collaborators.

We recently studied the impact of media production on student well-being and student potential as agents for change in a research project, "Community Engagement Through Creative Media Production," funded by the American Association of Colleges and Universities: Bringing Theory to Practice and Marymount Manhattan College. Although we saw that students considered themselves agents for change and more interested in the social issue they addressed by the end of the community-engaged media production class, we found little evidence that students continue their involvement with community groups after the course. We further found that through their limited involvement in a cause, students often misunderstood how change occurs. Students are engaged in a project for a grade over a specific period of time, and dip into the experience without a sense of long-term investment. At the end of the semester, students may be overwhelmed by their course work and, as a result, gloss over problems and concerns that exist in a media project without taking the time to fully understand and address these problems. They are generally able to recognize and celebrate what they are doing, but elide how their shortcuts may have benefited themselves and their timelines rather than their community partners or the greater cause. This short-term thinking often leaves an incomplete project that needs tinkering before it can become useful to a community agency. If an agency is not properly supported, media projects may never be fully completed or implemented. Unfinished projects may negatively impact an agency that spent time and attention on a dead end.

To prevent dead-end projects, consider developing a plan to complete and maintain a project over the long term. The plan might include training community partners in digital tools or involving the course instructor who fills in gaps. It might involve hiring a student worker once the course is complete. The reality is that the landscape for each community partner evolves over time, and it is likely that the media students generate will also need to evolve to remain a true reflection of the organization.

Contingency plans help stakeholders feel confident...

In some cases, an incomplete project that fails to meet the needs of a community partner may again intersect with intellectual property issues. In one example, students produced a video that the community partner did not want to see online with their name and logo attached. The partner felt that the project failed to clarify their mission and meet their professional standards. They subsequently used the students' project idea without their knowledge, and worked with a professional production house to make a similar video. At the end of the term, the students learned of this and were highly disappointed. This example exemplifies many of our central concerns around copyright in collaborative media production. In the absence of a written agreement about copyright, it is likely that the students were the copyright holders, and the creation of the second video by the professional production house would be considered a derivative work. Without the students' permission, this derivative work is likely a violation of the students' copyright. Unfortunately any claims against copyright would require litigation, which many students are not in a financial position to pursue. However, if the students had published the work without the community organization's knowledge, the community organization could sue the students for libel. In this particular situation, neither party took legal action, but such a scenario is not as uncommon as one might think.

> **Guideline:** *Planning ahead with written agreements that explicitly clarify an organization's right to make derivative works, and clarifying student credit in those derivative works, makes ethical sense.*

In this situation the students might not have been as disappointed if they had been properly credited for their concept with an end credit line such as, "Original concept and script by Student A, Student B and Student C." Likewise other key contributors should be credited where appropriate. For example, are individuals at an organization credited for their contributions (like research) or is the organization credited as a whole? Is the community organization listed as a sponsor or producer? Is the faculty member credited for their contributions? Does the university need to be thanked for the use of their facilities? How do these credits change in a derivative work? Attribution for key contributors in film should be included in the closing credits or on the website where these videos are published. On websites, copyright and attribution information is often included on a separate copyright page, which is often accessible in the footer of each page. Attribution on brochures may be on the back page at the bottom, or on the organization's website if the brochure is downloadable. The key is to begin a discussion about attribution at the start of the project and ensure that all stakeholders agree how and if they will be attributed for their work.

> **Guideline:** *Establish a clear set of guidelines that state how contributors will be credited for their work, or the intention to designate credit. In professional media fields, a clear articulation of credits and roles is a standard practice that takes place before work begins.*

In addition to attribution, it is essential that the stakeholders of the project develop a clear plan for sharing digital tools and files that have been created for the project at the conclusion of the semester. All of the original files, footage, and documents used to generate a final piece of media should be shared with the community partner in addition to finished polished copies, so edits from simple typos or changes in address to more complex changes such as new logos, icons, or voice overs, may be addressed in the future. Community partners should invest in digital storage—like an external hard drive—so that they can keep their own copy of all media files created by students for use in future projects. The college should also keep a copy of these files whenever possible and potentially store them in the library or on department drives for future reference. It is always a good idea to have more than one backup of a project!

> **Guideline:** *Establish a clear model and mechanism for storing large original digital files for future editing. Clearly state who buys the drive and who remains the custodian of the drive. Students should have their own media backups.*

Before social media or web publishing tools like Twitter, Facebook, YouTube, Vimeo, BlogSpot, Wordpress, etc. are used as part of the project, all stakeholders should discuss the options and ramifications of using each. In addition, accounts created on these sites on behalf of the community organization should be created only with their approval. Ideally, student experts on digital media should provide some basic training on how to use the tools. Typically, the community agency becomes responsible for these sites, controlling the way their organization is projected to the public. This requires the knowledge to access, monitor, edit, and delete content posted in their name. Upon creation of such an account, the community organization should have access to the account user name and password.

Student-generated media may need to evolve to truly reflect an organization.

Ensure stakeholders agree how and if they will attributed.

Guideline: *Establish a clear model and mechanism for creating and populating social media accounts on behalf of a community partner. Ideally provide appropriate training for the partner, share user name and password information to enable the community agency's responsibility for the site(s).*

Written Agreements ■

Each institution may have its own policies on intellectual property and work-for-hire. We recommend and encourage faculty and community partners to familiarize themselves with these policies to ensure they do not create additional agreements that violate these policies[26] Beyond this point, we encourage the creation of two forms of agreement in the collaborative production relationship: both a syllabus statement and a memorandum of understanding.

In our workshop presentation at the NYMAPS symposium at St. Johns University in New York City in May 2012, we discussed with attendees potential language to include as a statement on syllabi for courses that result in collaborative media productions. The statement would address and solidify intellectual property concerns immediately for students:

> *"**Creative Property Rights:** By enrolling in this course, you grant the College (or program, or department, or professor by name) and the community partner permission to have your work, which you create in conjunction with this course. This includes the right to copy, distribute, and exhibit and to incorporate your work, in whole or in part (in print, electronic, and/ or any digital medium), into derivative works for educational, research, archival, promotional, and other purposes consistent with the missions of the College/ University and the community partner, as defined by the community partner. Your work will be credited to you in a way that is consistent with the medium and in a way that you, the community partner, and the faculty member agree to at the start of the project. If the media project, in the end, does not serve this mission, the student may use the project in their professional portfolio beyond the course, but its exhibition would be limited per the input of the community partner. Students who do not agree to this stipulation have the right to engage in a parallel project and may be encouraged to enroll in a section of a similar course that does not have these requirements."[27]*

This malleable language addresses the potential worst-case and best-case scenarios and would allow a student to make use of the work for his or her own portfolio, although not publicly. It also assures that a community group maintains the rights to the work and has input in its exhibition and distribution. Additionally, the institution and instructor also have rights to exhibit the work (in symposia, student recruiting events, or on a department website, for example). This right of instructors and institutions should also be made explicit and agreed to by community partners at the start of the project (and perhaps documented in a memorandum of understanding).

Placing such a statement on a syllabus requires time and attention during the first week of classes. It is not safe to assume that students know their rights or fully understand the implications of agreeing to such a statement. A basic tutorial in class about copyright and plagiarism is needed up front, as well as a basic tutorial on the purpose (from the community partner's perspective) of the media in the first place. Providing students with a full range of perspective and facts is important in giving them agency to make an informed decision. Such a discussion should also introduce the norms in a particular industry like film or graphic design.

> *Guideline: Educate all stakeholders about their intellectual property rights. Consider having a librarian run a session on the subject. Librarians are often experts, and not stakeholders, in an impending project.*

Classrooms built around media productions with web-based publication expose students to the public thereby undoing parts of the educational process that guarantee our classrooms as safe spaces for students to make mistakes and learn through failure. By offering up failure as a potential in the syllabus statement and clearly stating what will happen if that is the result is one way to protect students and their learning process. Officially stating that students may opt out of such agreements by completing an alternative project or by enrolling in a section of the course that does not have these requirements is another way to protect students from public exposure, although this choice may undo the original intent of community-engaged media production and service-learning educational efforts. If service-learning is a key component to a degree program, then offering options that do not involve intellectual property issues may be an appropriate alternative to consider. Notifying students who enroll in the program with these requirements (and their implications) up front may be prudent. Regardless, taking the time as a department or program

We encourage an ongoing dialogue and recommend making adjustments as a project progresses.

to grapple with the ethical underpinnings of these choices is important.

In addition to a syllabus statement, we recommend that the professor or service-learning coordinator guide the community partner and student producer(s) toward signing a memorandum of understanding at the start of the semester as a way to clarify expectations of all parties. Many programs require these agreements. In our classes, we ask that partners and students sign agreements related to time and communication.

Such a memorandum is also the perfect space to document agreements on media storage, media attribution, and media rights. This includes plans for how to deal with projects that need to be refined after the close of a semester and how student producers are credited in derivative works. The memorandum does not need to be lengthy, but all stakeholders would benefit from added lines about intellectual property. If some of these rights or responsibilities fall on a faculty member or a service-learning coordinator they too should also sign off on the memorandum of understanding.

Conclusion ■

In any educational effort, the instructor must consider the timing of sharing information, based on a foundation of knowledge. While many guidelines explored in this essay are proposed in the interests of fairness, clear communication, and equity, they also require a steep learning curve in intellectual property rights. At the outset of a project or semester, neither the community partner nor the student may fully comprehend the questions and stakes herein. We believe in the community-engaged learning environment and as such, believe that the majority of folks—students, partners, and instructors—enter this arrangement for a greater purpose with the interests in collaboration at heart. As such, we encourage an ongoing dialogue and recommend making adjustments to the agreement as the project progresses and expands. Instructors should place emphasis on establishing agreements made at the start of a project with pre-determined checkpoints to negotiate certain components such as the publication of generated materials.

References

1. Please note that we are professional media producers and are not lawyers and this document is not meant to be legal advice.
2. http://depts.washington.edu/ccph/commbas.html#mou
3. Anything uploaded to the Internet is published, even if your intended audience is your family or close friends.
4. This is just a primer. Educate yourself on copyright: http://www.copyright.gov/
5. Derivative works would include variations of a video, a work adapted to a new medium (like a brochure converted to a website).
6. As of this writing, copyright protections last for the life of the author plus 70 years. Works for hire are protected for 95 years from publication or 120 years from its creation, whichever would cause the copyright to expire sooner.
7. Copyright law does not protect an idea; only the expression of that idea (in a fixed tangible form) is protected. Works created by the government and facts are in the public domain and are not protected by copyright.
8. Although not required, it may be beneficial to register larger or important works with the copyright office, as registration provides advantages like a public record of the copyright and the potential ability to sue for statutory damages and attorney's fees should such a situation ever arise. Filing is not that difficult and does have a small monetary fee associated with it.
9. The exception is a work for hire which is defined as a work prepared by an employee within the scope of her/his employment or a commissioned work where there is a written document stating that the work is a work for hire.
10. Based on an anecdote collected from the Symposium
11. Its important to note that most higher education institutions have both faculty and student policies on intellectual property. In our review of numerous policies we found it common for these policies to assign patents to the university, but rarely for copyright. Most universities do have a clause that gives the university a license to use student work for recruitment or for other purposes to further the mission of the institution. It is pertinent for instructors and service-learning professionals to ensure that any memoranda of understanding do not conflict with institutional policies (of the university or of the community partner).
12. http://creativecommons.org/about
13. See http://creativecommons.org/licenses/ for details about each license.
14. http://commons.wikimedia.org/wiki/Main_Page
15. http://www.gutenberg.org/wiki/Main_Page
16. Be sure to read the licenses carefully, as there are different Creative Commons licenses that allow different uses under different conditions – luckily they come in a human-readable format that is easy to understand. Many of these licenses do require attribution. See http://wiki.creativecommons.org/Marking/Users
17. See http://search.creativecommons.org/
18. http://www.copyright.gov/fls/fl102.html
19. Donaldson, Michael C. Clearance & Copyright: Everything You Need to Know for Film and Television, 3rd Edition, Silman James Press, Los Angeles, 2008.
20. Ibid., 40.
21. Ibid.,34.
22. http://www.centerforsocialmedia.org/
23. Aoki, Keith and James Boyle, Bound by Law?: Tales from the Public Domain, New Expanded Edition, Duke University Press, Durham, North Carolina, 2008
24. University of Chicago Press, Chicago, 2011.
25. http://sparksummit.com
26. See "Who Owns Student Work?" by Meredith Davis http://observatory.designobserver.com/entry.html?entry=12667
27. Or have a right to an alternative syllabus that requires an alternate project.

"How Can I Help?"
Secondary Education Classrooms as Sites for Service and Learning

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Abstract ■

Told from the perspective of two university faculty members, this paper describes and analyzes their efforts to revise the clinical, field-based experiences of teacher candidates studying in a school of education. The faculty members took two key steps to enhance the experiences of the teacher candidates as well as that of the practicing teachers and middle and high school students with whom they worked. First, they designed service-learning assignments that asked candidates to contribute in middle and high school classrooms in needed and specific ways. Second, they fostered more informed relationships with the collaborating teachers working with the teacher candidates. In this paper, they review these initiatives, detailing their strengths, and conclude the paper outlining some remaining obstacles. Overall, they offer a service-learning model for other teacher educators and university-faculty to consider. This paper extends from a presentation delivered at the 2011 Conference on English Education and reflects a learning process that was supported by City College's Colin Powell Center.

Introduction ■

Teacher education necessitates rich, generative experiences for up-and-coming teachers in working classrooms. This paper discusses efforts of English Education faculty members in the City College of New York's School of Education to revise the clinical, field-based components of their courses so to more commonly yield such experiences. Specifically, we aimed to infuse fieldwork with more rigor and build better coordination between the expectations and abilities of the university students, herein referred to as teacher candidates, and the needs of the collaborating classroom teachers and their students. To this end, we took two key steps. First, we designed service-learning assignments that ask candidates to contribute in middle and high school classrooms in needed and specific ways. Second, we fostered more informed relationships with the collaborating teachers working with the teacher candidates. In the narrative below, we review these steps, investigating the genesis of this initiative, the planning strategies used, and accounts of how the work has unfolded.

In reviewing and analyzing our work, we present a service-learning model that illustrates our professional and ethical commitment to ensuring that teacher candidates, practicing teachers, and middle school and high school students explore new insights and strategies for fostering academic development. Some of these strategies might be reflective and relational in nature, as teachers will have opportunities to consider themselves a part of a network of support. Other strategies have to do with promoting students' specific skills in reading, writing, speaking/listening, and media literacy—essential elements of an English language arts curriculum.

In developing our service-learning model, we hoped to address some larger, contextual dilemmas that impact the main parties: classroom teachers, teacher candidates, and students.

Teacher Concerns

Titles of recent columns in major newspapers such as, "Teachers on the Defensive" (Bruni 2012) and "The War on Teachers: Why the Public is Watching It Happen" (Naison 2012) illustrate a national trend towards scapegoating K–12 teachers for a menu of social ills. Disproportionate blame is placed on teachers for the low standing of American students on international tests of reading, math, and science. Business owners and corporations ask teachers and school leaders to answer for the reason they need to look abroad for skilled and educated workers. As professors of education and former secondary school English teachers, we recognize the lack of balance and basic fairness when elected officials and pundits press for policies like removing teachers who cannot meet unrealistic performance standards or posting in media outlets teacher performance "grades" determined by dubious measurements.

And yet, we recognized that in some respects our original approach to fieldwork was another form of "piling on" to already besieged teachers. We were counting on middle and high school faculty to open their classrooms, model excellent teaching practices for our teachers-in-training, and to do so as a professional courtesy. In other words, like government officials and business community leaders, we were asking teachers to do more but offering little in return. The need to rectify this injustice has been at the heart of our revised approach to fieldwork.

Teacher Candidate Concerns

Echoing arguments surrounding teacher assessment and accountability, public policy makers and leaders in the education field debate the qualities of a teacher education program that best prepares teachers, and subsequently their students, for "success" in the classroom. University-based certification programs, similar to the one in which we work,

have been criticized as ineffective in preparing teacher candidates for the demands of the classroom and remote from practice, and in turn, policy makers have enacted alternative routes that generally expect beginning teachers to complete few preparatory experiences and learn on the job (Darling-Hammond 2000). The authors of this paper are familiar with both models; we entered the field through alternative certification programs and now teach in a university-based certification program, and we feel concern for teacher candidates whose education is forced into one of two extremes.

Specifically, we see candidates facing either too low or too high of an expectation that they will positively impact K-12 classrooms as educators at the beginning of their careers. In our experience working in a university-based teacher education program, candidates' most in-depth clinical work, namely that involved in student teaching, is placed at the end of the program, and they enter student teaching without having had substantial supervised practice. Emphasis in such programs is on "learning about instructional methods and less about learning to enact such practices fluidily" (Grossman, Hammerness, & McDonald 2009, p. 275), thus distancing them from the expectation that they teach and impact students. In comparison, alternative certification programs face the problem of expecting new teachers to do their most essential learning about teaching while teaching. These alternative certification routes are critiqued for providing teacher candidates with "insufficient clinical experiences prior to becoming the teacher of record" and overall an "abbreviated curriculum that leaves too few opportunities [for candidates] to learn how to teach diverse learners" (Berry, Montgomery, & Snyder 2008, p. 2). Our service-learning model counters the concern that new teachers are either asked to learn too little or too much through their own teaching. It asks teacher candidates to practice the methods discussed in their course work, addressing specific needs and interests of the classroom teachers, prior to being responsible for the entire curriculum enactment. Schools of education have attempted to rectify problems with the clinical components of their programs by creating more extensive clinical training in schools (Darling Hammond 2000). We hoped to follow this trajectory and create opportunities for teacher candidates to be meaningfully involved in classroom life in a way that is appropriate for their position as teachers-in-training.

Student Concerns

Student learning in today's schools is limited by a long, complicated list of factors including large class sizes, inadequate resources, and their out-of-school social and economic troubles. Given this and extending our discussion above, if teachers are both overly pressured and critiqued for their inability to make change in these situations as well as often ill-supported to develop as professionals, they are hampered in their ability to implement critical teaching techniques such as learner-centered instruction (Paris & Combs 2006) and differentiated instruction and backwards design (Tomlinson & McTighe 2006). In these models of curriculum enactment, students actively participate in school projects, often directing them in some ways that take into account their differences and are dedicated to high-reaching goals. Instead of experiencing this type of learning, students spend bloated amounts of time preparing for standardized tests and meeting pre-determined standards in surface ways—processes that too often ignore the knowledge that they bring into the classroom (Lipman 2007).

We imagined that if a service-learning project asked teacher candidates to work directly with students, more students' individualized interests and needs might be met. In our university courses, we read about, analyze, model, and at times observe learner-centered, differentiated instruction. Building on this, we were motivated to create opportunities for the candidates to enact such strategies in relation to key components of English language arts instruction—reading, writing, speaking/listening, and media literacy. Without such added support, classroom teachers will continue to struggle to advance the learning of their students.

Responding to these problems, we designed assignments that placed an onus on the candidates to make real-life, needed contributions in the classroom that address the teachers' needs and ideas, extend from their university course work, and generatively shape student learning.

Project Details ■

In New York State, teacher candidates are expected to complete 100 hours of fieldwork before they enter a culminating experience of student teaching. In City College's English Education program, we divide these hours between courses, asking candidates to visit New York City middle and high school English classes for an allotted amount of time each semester. What they do in the classes varies widely, depending on the course and instructor. Given the flexibility of this requirement and our previously stated concerns about how teachers, teacher candidates, and students do not benefit enough from fieldwork, we set out in 2009 to revise the assignments. Below we

> ## We were asking teachers to do more but offering little in return.

discuss both our revisions and the way we built a shared understanding about the assignments with the cooperating, practicing teachers.

Service-Learning Projects

As of Spring 2011 and with the support of on-campus professional development sessions on service-learning, service-learning projects were enacted in four courses in our English education program. Summaries of the project descriptions are as follows:

- *Teaching of Reading*—Candidates conduct a case-study, or a reader profile, of a student in their fieldwork placement. They assess the students' oral reading and comprehension skills by facilitating a battery of reading assessments. They then communicate these findings to the teacher and work with the student to address areas of need, evidenced by the reading assessments.
- *Teaching of Writing*—Candidates work one-to-one with middle and high school students on their writing assignments. They provide feedback based on a rubric and write letters to the students, utilizing the skill of descriptive formative assessment.
- *English Methods*—Candidates craft service-learning projects in collaboration with their cooperating teacher addressing reading, writing, speaking/listening and media literacy in their placement. Candidates' projects have included: working with small reading groups, assessing student work, and enacting special visual literacy or cooperative learning projects within pre-planned units.
- *Curriculum Design*—Candidates plan and enact two related lessons within a unit that is currently unfolding in a middle or high school English class. They collaborate with the teacher to design instructional experiences that build on students' prior academic learning and personal and cultural resources. Then, they assess the students' work and make recommendations for next steps.

In each of these projects, teacher candidates provide authentic services to classroom teachers and students, scaffolding English language arts instruction. Because the majority of our fieldwork placements are in underserved New York City public schools with overcrowded classrooms and high numbers of students performing below grade level, the classroom teachers often request service projects that target particular students and areas of reading, writing, and speaking instruction that they struggle to provide on their own. These assignments were created to respond to this need.

The clinical experience centered in the English Methods class spotlights how our expectations for candidates have changed. In 2008, prior to the start of the revision process, the candidates' work in the field was described in their syllabus as follows:

> In this class, you are asked to complete 30 hours of fieldwork in a middle or high school English classroom. A variety of class discussions will be based around this experience and you will be asked to "tell the story" of your fieldwork experience in an observation journal. The fieldwork summary sheet (attached to this document) outlines the key experiences that you are required to seek out during your time in the secondary classroom.

While it was beneficial that teacher candidates were asked to learn in schools, not just university classrooms, this assignment was lacking in a number of ways. First, the project did not offer any specific guidelines regarding how they were to get involved with classroom life. The "fieldwork summary sheet" listed the following experiences as required—"observe student(s) in a class," "work with individual students," "whole group instruction," "interview teacher(s)," and "observe an exemplary teacher's class"—and the guidelines ended there. Candidates were left to figure out on their own what their work with students should entail. Theoretically, they might have collaborated with the classroom teacher, but this was not required and no structures were set up to ensure that it happened. Second, the course instructor did not have a specific way to assess what the candidates were doing in the field. There were no structured opportunities for them to converse with the course instructor as a form of formative assessment or about qualities of their fieldwork that would be evaluated in a summative assessment. In retrospect, we view this project as offering little scaffolding for the candidates to apply particular methods in their fieldwork placements.

In 2009 and 2010, the fieldwork component of the class was sharpened to include a service-learning project that would be documented through specific "check-ins." Students were informed of the project through the following text in the syllabus, which shifted slightly from year to year:

> Working as an active contributor in a functioning classroom can give you an insightful view of classroom life. The service-learning requirement in this class asks you to be proactive and responsive in a classroom while navigating unexpected events that may happen along the way. Service-learning requires you to be reflective about your navigations and decisions

Our service-learning model counters the concern that preparatory clinical experiences are seen as lacking.

in the placement and how they will impact your future pedagogical choices. Three times during the semester, you will display your reflection through a "check-in."

First impressions—Write a letter to me that answers the following questions: What do you believe are the interests and/or needs of the teacher in your placement? What do you believe are the interests and/or needs of some of the students? Where do you think you fit into classroom life? The letter should be no more than two pages.

Class-based needs and your contribution—Make an appointment to meet with me during my office hours to address the following questions: Describe what your contribution to the teacher/students will be. How does this contribution respond to a need in the classroom? How are you prepared for this role? Be sure to have at least one conversation with the classroom teacher when determining what your contribution will be.

Decision-making analysis—Think of a decision that you made within the context of your work in the classroom. Write a short script illustrating a dialogue between you and your cooperating teacher. I do not expect the dialogue to have necessarily happened—it can be a dialogue that you imagine could happen or one you would like to happen. It should address the following questions: What options did you have and what decision did you make? How did your resulting actions positively impact you, your partnering teacher, and/or the students? What were the limitations involved? The script should be no more than three pages.

These check-ins will be graded for completion and will serve as formative assessments to evaluate the learning you do in your service-learning placement.

Through these check-ins, the course instructor was informed about the candidates' learning and how their service work was evolving in the field. They were specific and sequenced to ensure a better scaffolding of the candidates' fieldwork in comparison to the 2008 assignment. The first check-in asked them to document their initial impressions; the second check-in asked them to talk to the classroom teacher about how they might contribute; and the third check-in asked them to reflect on a difficult decision they made in the field—its strengths and limitations—prompting them to meditate on the uncertainties in teaching and the need for teachers to consistently manage dilemmas that have no clear right answer (Lampert 1985).

We see a number of benefits to this evolution of the fieldwork assignment. First, the check-ins provided opportunities for the candidates to process the particularities of classroom—life, including regular dilemmas as well as opportunities—a textured view of teaching and learning that cannot be captured without full engagement in schools. Second, they were framed as formative assessments and used as such, as following each check-in the instructor responded to the candidate about possible next steps in their service work and professional development in general. Third, the service-learning assignment overall not only ensured that teacher candidates were given more guidance for their fieldwork, it also provided them the opportunity to have a substantial influence on student learning. Particularly during the second check-in, when the teacher candidate met with the course instructor, the candidate was asked to defend how the service project would forward student learning in response to a clear need in the classroom.

Starting in 2009, the candidates were also asked to summarize their work through an assignment entitled the "Service-learning overview." Their instructions were as follows:

Review your service-learning check-ins and the feedback you received on them. Select and bring a series of visual images to class that illustrate what you learned during the service-learning project. Include a one- to two-page page statement that explains the significance of the images.

While each check-in asked the candidates to reflect on their work in the field, the overview asked them to reflect on their check-ins and consider how their work evolved over the course of the semester. The service-learning overview was assessed through the use of criteria including:

+ Present visuals that have "power" in the way they communicate what you did or present a thought-provoking issue for the viewer
+ Compose a written statement that has a clear beginning, middle, and end
+ Use the visuals and written statement to explain how your views have grown or changed
+ Reference previous service-learning check-ins

As the third criterion makes clear, this assignment assumed that the candidates changed throughout the semester and placed an expectation on them to explain the changes in their positioning. In comparison to the often overwhelming clinical experience of first-year teachers in alternative certification programs who lack opportunities for reflection or teacher candidates who simply observe, the service-learning check-ins and overview helped ensure that the candidates would impact classroom life in specific ways and then reflect on their actions.

Through projects, teacher candidates provide authentic services to classroom teachers and students.

This trajectory of presenting more rigor and structure for the fieldwork experience in the English Methods class continued into 2012, when the expectations became higher and even more specific. In Spring 2012, during an English Education program meeting, the three full time faculty discussed the key experiences we believed teacher candidates needed before becoming teachers of record in their own classrooms. Reflecting on what one faculty member was seeing during his observation of student teachers from the program, we identified the importance of teacher candidates having experiences offering what we came to call "teacher input" as well as guiding "student activity" before student teaching. When offering teacher input, the teacher is generally seen standing in front of the class presenting instructions for an assignment, a "lecturette" on key content, or modeling a skill that the students would then practice. When guiding student activity, the teacher is generally seen among the students, working with them in small groups or individually to complete a task. Teachers also create worksheets, assignment descriptions, and group work protocol to guide student activity.

We determined as a faculty we needed to better ensure that the teacher candidates in our program knew how to operate in both ways and assess the student learning that was promoted through both their input as well as through the student inquiry. Additionally, we discussed the value of asking the candidates to show these skills in reference to particular areas of English language arts instruction—reading, writing, speaking/listening, and media analysis—that are flagged as central in both the newly adopted Common Core State Standards as well as the standards offered by the National Council of Teachers of English (NCTE).

In turn, the authors of this paper crafted an assignment that asked candidates to share teacher input, guide student activity and assess student learning in reading, writing, speaking/listening, and media literacy. It was presented in the Fall 2012 syllabus of the English Methods class as follows:

> *Working as an active contributor in a functioning classroom can give you an insightful view of classroom life. The service-learning requirement in this class asks you to be reflective and responsive in reference to five different areas of instruction: reading, writing, speaking/listening, media literacy, and assessment. At five different times during the semester, you will submit a written paper that details your thinking about this area of instruction in your fieldwork placement and how you contributed to it.*

> *In your reflections as a whole, you must show that over the course of the semester you **shared teacher input** and **guided student activity**. Teacher input involves sharing information or directions with students as a whole class. It might include modeling or talking about the qualities of an ideal product and checking for understanding. Teacher input is often communicated through minilessons, lecturettes, and PowerPoint presentations. These are just some examples. During guided student activity, students work as a whole class, in small groups, or individually to develop ideas and practice skills. Teachers dedicate a great deal of time and effort to ensure that students are engaged in their work. For example, they create focus questions for whole class discussions, design and photocopy graphic organizers and other worksheets, strategically place students in homogeneous or heterogeneous groups, and confer with students as they are working. When contributing to the reading, writing, speaking/listening, media literacy, or assessment in your fieldwork placement, you must give teacher input at least once and guide student activity at least once. You might direct an entire lesson including both teacher input and guided student activity, or you might contribute to one part or the other. These details will be determined with the teacher of record.*

> *For each reflection, answer the following questions: In what ways did I contribute to the (reading, writing, speaking/listening, media literacy, or assessment) occurring in the classroom? Did I share teacher input, guide student activity, or both? Be as specific as possible when describing your contribution. In what ways was my contribution successful? In what ways might it have been better? Reflections should be approximately three pages. Attach any supporting documents (i.e., instructional tools) used in the classroom to illustrate your contribution.*

In this most recent version of the service-learning assignment, the ideal candidate contribution is carefully defined as including teacher input, efforts to guide student activity, and assessment in the four key skill areas of English language arts—reading, writing, speaking/listening, and media literacy. To support the candidates to effectively contribute in all of these areas, we designed our syllabus around them, allotting multiple class sessions to each category—reading, writing, speaking/listening, media literacy, and assessment. In class, we would model and explore ways to promote student learning, and

Check-ins provided opportunities for the candidates to process the particularities of classroom-life.

then discuss how particular strategies could be integrated into their field placements.

We aimed to provide a helpful structure that would enable the candidates to enact a range of different methods, reflective of the skills prioritized in English language arts instruction, while still leaving many details about the candidates' work unstated so that the candidates and classroom teachers could determine the particular nature of the fieldwork. For example, in the reading category, candidates might enact a range of different methods; they might design a reader response worksheet, conduct a read aloud, or work with a small group of struggling readers. The candidates' work was defined, better ensuring that they would work in multiple, concrete ways, yet they were still responsible for asking, "How can I help?" and responding to the teachers' needs and interests around reading, writing, speaking/listening, media literacy, and assessment in their classrooms.

The work had come a long way. First, by increasing the details of our assignments, raising our expectations of what the candidates would do, yet leaving many particulars to be determined by the teacher in conversation with the candidate, we increased the likelihood that the teachers received real support. We hoped to build the understanding that the teachers were not simply opening their classrooms as a professional courtesy, but were gaining needed assistance. We felt that as the candidates contributed in specific ways, the teachers might also be able to expand their professional repertoire, perhaps experimenting with new ideas with the candidates. Second, the candidates benefited as they were asked to teach and reflect more, practicing the ideas they were studying in class. Indeed, the most recent service-learning assignment asked them to contribute in five specific ways, and this was just a minimum. Third, by creating more opportunities for the candidates to teach and preparing them to work in accordance with students' individualized interest and levels of readiness, we supported the teacher's efforts to better ensure that all students' needs were met.

Informed Relationship with Teachers

While we saw great benefit in the course changes outlined above, we found ourselves still vexed by what we saw as too large of a gap between our vision of fieldwork, specifically with regard to the candidates' service-learning projects, and the needs and interests of the teachers. Contributing to the relationship gap was the fact that a central office in the School of Education was responsible for placing candidates in their fieldwork placements, lifting the requirement from the course instructors to ever meet and speak with the cooperating teachers. We sought to involve the teachers'

more in our design and enactment of the service-learning assignment, positioning them as experts on the needs of their students and the nuances of their curriculum. To this end, in Spring 2012, the English Education program deliberated on how to identify teachers with whom we might develop deeper partnerships.

Continuing with the spotlight on the English Methods class, we here outline a number of steps the instructor of this course took to meet and communicate with practicing classroom teachers who might welcome and work with teacher candidates in their classrooms. First, the instructor reviewed candidates' check-in reflection papers from a prior semester and made a list of the teachers who supported the candidates to do particularly involved, meaningful work. Then, this list was cross-checked against a list of local schools that were likely interested in partnering with the School of Education that had been compiled by a wider group of faculty members in the department—a process that yielded nine schools and teachers. It was further narrowed to four schools when we decided to select a group of schools that was diverse. In the end, the course instructor for English Methods reached out to teachers in a middle school, a relatively normative urban high school, a transfer school for older high school students, and a high school with a historically rooted connection to the college.

The instructor first contacted the teachers over email, thanking them for their prior service and inviting them to work more closely with the candidates and the program faculty in the coming school year. A segment of the letter read as follows:

> This upcoming fall, I will be teaching an undergraduate class entitled English Methods for the Secondary School classroom that entails a 30-hour fieldwork component. I hope that some of our candidates can again work with you for their fieldwork. Also, this year, I would like to talk with you before the school year begins so that we can develop a shared understanding of what the candidates could do when they are working with you…. Based on what we hear from the candidates, they are already learning and contributing in real ways. Now, we want to ensure that their learning is as well-coordinated as possible by aligning their university course work with their fieldwork experiences. We believe this will enhance their experiences as well as yours.

This signified our first step in inviting the teachers to come to the table with us and talk about what the candidates might do in their classrooms. It was essential in humanizing

In class, we would … discuss how particular strategies could be integrated into field placements.

the entire fieldwork process. Until then, the teachers were little more than names on lists for us, or, at best, email addresses to contact when teacher-candidates reported something "wrong" with their field placement. The fact that they brought to and took away from the fieldwork experience their own set of values, beliefs, and attitudes should have been obvious to us, and it was in a sense. But once we invited them to meet, so that we could plan and confer about the fieldwork experience, it was impossible to ignore their agency in the process.

Most teacher meetings were held in the month of June, and the course instructor traveled to their schools to discuss possible plans for the teacher candidates in the fall. The instructor and classroom teachers reviewed excerpts from a draft of the course syllabus including a draft of a possible service-learning assignment description. Overall, the teachers were enthusiastic about scaffolding opportunities for the candidates to offer teacher input and guide student activity in reference to reading, writing, speaking/listening, media literacy, and assessment. Specifically, they were happy to be learning about these expectations before they met the candidates and planned their curriculum for the upcoming year. One reflected on the fact that fieldwork can be awkward for some students who do not know how to fit into classroom life on their own initiative and will benefit from having such a specific framework.

Alongside their enthusiasm, the teachers also shared some ideas of how the service-learning expectations could be revised so that the assignments would more easily or realistically unfold in their classrooms. Two teachers said that the candidates should be asked to think about specific procedures related to each of the instructional areas (i.e., reading, writing, speaking/listening, media literacy). For example, when envisioning and planning for reading, teacher candidates should ask themselves, "Who will read first—the teacher or a specific student? Or, will the reading period open with 'popcorn reading'"? When planning for a writing assignment, they should ask, "Will there be a required heading? Will there be an assigned number of paragraphs?" Teacher candidates might enter their first jobs prepared to design a set of guided reading questions or an essay-writing task and less prepared to think through these types of details. The classroom teachers made valuable insights to ensure that the service-learning assignment would ask teacher candidates to think specifically about how instruction unfolds.

Another classroom teacher raised an interesting point about the timing of the candidates' contributions. She pondered out loud about the possibility of her class being deeply involved in a writing project during the weeks when the university-based methods class was studying reading, or another area of literacy development. Both she and another teacher from her school also attending the meeting affirmed the possibility of the candidates contributing to one instructional area in their fieldwork before or after they were to study the possibilities for literacy development in that area in their university coursework.

Responding to these insights, the course instructor reflected on the assignment descriptions as well as her notes on how she intended to teach the class. In response to the teachers' interests in procedures, she marked places in the syllabus where she will review some procedural options in regards to reading, writing, speaking/listening, and media literacy instruction, and prompt conversation about procedures that they might utilize during their service-learning projects. In response to the teachers' concern about the timing of the assignments, she created an allowance for candidates who want to contribute in ways that are divergent from the university course content being covered at that time. She inserted the following text into the syllabus:

> *Please note: Ideally, your service in your fieldwork placement will be aligned to the area of instruction we are focusing on in class. For example, following our focus on reading instruction, you will contribute to the reading instruction in your fieldwork placement. In some cases, it might most benefit the classroom teacher and students if you contribute in reference to another area. Continuing the example from above, we might be focusing on reading instruction in class, but you might contribute to the writing instruction in your fieldwork placement. If this is the case, please inform me over email prior to your submission of the service-learning reflection.*

This decision was informed by a number of factors. First, the instructor was driven by a belief that learning is cyclical and that it may be generative for the candidates to experience one type of instruction in the field and then study it in their university course at a later date or vice versa. Second, she felt it essential that the thoughts and interests of the teachers were valued and integrated into the course design. Third, she recognized that in making the assignment more detailed and robust, she risked the possibility that the classroom teachers would see this as another overly prescriptive requirement, mirroring many other prescriptive directives classroom teachers face. She wished to avoid this possibility and in turn allowed the candidates some flexibility in terms of the ordering of their contributions.

Teacher candidates benefited as they were asked to teach and reflect more.

We also aimed for the teachers to be able to offer us feedback throughout the semester as the English Methods class unfolded. In turn, we introduced a feedback loop that entailed the instructor contacting the classroom teacher on a monthly basis in a way that was most convenient for the teacher—email or phone. Specifically, the instructor would prompt the teacher about general insights, again aiming not to be overly burdensome for the teacher. Through the face-face meetings with the teachers, their needs, concerns, and hopes in regards to working with teacher candidates emerged, and the feedback loop would ideally provide an forum for this to continue.

In the case of English methods, the course instructor sought to bring teachers to the table who were already mentoring the teacher-candidates in significant ways. The conversations were intended to deepen the work. In other instances, such as our Teaching of Writing course, the genesis of initiating meetings with partner teachers grew out of an identified problem occuring in the fieldwork experience. For a number of years a local high school has operated a writing center where students can seek out individualized feedback and guidance as they compose papers for classes. Struggling to meet the growing demand of students for writing conferences, the faculty director of the center sought our assistance in identifying writing instructors from sources other than their own English department. Seeing it as an ideal opportunity for service-learning connected to our required Teaching of Writing course, we arranged for a cohort of teacher-candidates to fulfill the fieldwork component of the course by serving as writing coaches in the high school's writing center.

Soon, however, a number of teaching candidates began to report problems with their fieldwork placement. In addition to wanting more guidance in how to connect their work with students in the writing center with theories and practices introduced during their university courses, the candidates expressed a desire to also apply their emerging skills and knowledge of writing instruction within more conventional classroom settings. They felt the high school had "used" them to a degree in order fill a staffing hole, and wanted the high school to provide opportunities to grow and develop their teaching repetoire under the guidance of experienced teachers.

The case of the writing center is noteworthy because it illustrates that establishing informed relationships between the fieldwork particpants is not only necessary to ensure that the experience is responsive to the interests, needs, and professional context of the teachers, but also to those of our teaching candidates

and program faculty. We anticipate that there will be future school-based service-learning opportunities formulated and launched by school administrators and teachers. Just as we have learned to include the voices of practicing teachers in the planning, monitoring and revision of fieldwork initiatives originating from our program, it is essential that our voices, and those of our teacher-candidates, are included when school teachers and administrators spearhead the effort.

Ultimately, the feedback from the first cohort of teaching candidates initiated a series of meetings and phone conversations between the Teaching of Writing instructor, writing center director and assistant principal of English, which resulted in two constructive modifications to the fieldwork experience. First, the high school agreed to divide the teaching candidates' time at the site equally between service in the writing center and classroom-based service alongside a faculty English teacher; second, the Teaching of Writing instructor visited the writing center on multiple occassions to observe and guide the candidate in the process of conducting writing conferences. The writing center director was invited to "listen-in" on the supervised writing conferences and follow-up discussions so that she could also become cognizant of the approach to writing instruction that we were espousing on campus and how our teaching candidates could integrate it during their service in the center.

In building informed relationships with school-based faculty, we hoped to continue to counter the dilemmas facing classroom teachers, teacher candidates, and students presented at the start of this paper. First, in initiating dialogue with the teachers, we sought to interrupt an unethical trend to place more oversight and demands on teachers without recognizing the knowledge they have to share. With the English Methods class, we asked them to play a part in shaping the service-learning assignments so that their knowledge and needs could be better integrated. Yet, we didn't go so far as to ask them to develop the service-learning expectations as a whole—a task that might be too burdensome. Second, as a result of teacher feedback, we were able to sharpen our university-based instruction, improving the candidates' teacher education by associating it with the real needs of teachers. Or, in the case of the Teaching of Writing class, in dialoguing with the field-based school administrators, we were able to better protect the interests of the candidates. Third, if candidates are contributing in ways that reflect the students' needs, as communicated by the teachers, students will benefit as well.

Conclusions ■

We believe that our ongoing implementation of a service-learning approach to field-based experiences in our program is significant in a number of ways. First, service-learning challenges a historical hierarchy between universities and the community, one in which applied knowledge of practicing teachers is often positioned as secondary to teacher educators' knowledge. Troubled by this hierarchy, we believe that teacher candidates can learn from both university faculty and practicing teachers, through conversations where academic knowledge and knowledge of expert teachers are treated with equal respect (Zeichner 2010). The design and enactment of service-learning projects can promote such conversations, as they connect faculty, practicing teachers, and teacher candidates around common goals and ask them to be in regular conversation with each other. Furthermore, we sought the advice of the classroom teachers when envisioning the service-learning—a move that also positioned them as knowledgeable and able to influence the candidates' teacher education.

Second, service-learning enhances the experiences of the candidates, the classroom teachers, and the students. Teacher candidates move beyond simply watching teacher educators or classroom teachers model pedagogy and adopt a teacher voice and enact these pedagogies themselves. "The move from discussing what one might do as a teacher to actually taking on the role of the teacher is a critical one, allowing novices to assume the role and persona of the teacher while receiving feedback on their early efforts to enact a practice" (Grossman, Hammerness, & McDonald 2009, p. 283). We offered multiple opportunities for these "critical" learning experiences while also ensuring that the teaching opportunities were discrete in number and that the candidates would be able to reflect on each one and subsequently receive instructor feedback. This compares to certification programs that expect new teachers to quickly teach every period, every day—a situation through which they would struggle to reflect and grow from novice to proficient teachers.

As for the classroom teachers, when teacher candidates construct their service-learning contributions, they essentially ask practicing teachers "How can I help (with reading/writing/speaking and listening/media literacy/assessment)?" In turn, the classroom teacher benefits as needs she sees in the classroom can be met. Relatedly, students receive targeted assistance, often working directly with the candidates who have particular pedagogical ideas to put to use. A school principal recently commented to one of us that more adults in the classroom only benefits students. We believe this is actually ensured if the adults in the classroom come prepared to help in specific and needed ways, and we have worked to ensure this is the case.

Given the way we see this work as advantageous, we have also confronted some obstacles. Despite our conversations with the classroom teachers, we are concerned about the extent to which we are sharing authority with classroom teachers. We believe we have some lessons to learn from the "Teacher-Research" movement. In educational research, there is a long and well-documented history of what Susan Lytle and Marilyn Cochran-Smith (1989) have described as "limiting the official knowledge base for teaching to what academics have chosen to study and write about." (p. 1). The advent of the "Teacher-Research" movement in the 1980s began a process of rectifying this imbalance by validating the scholarship of school-based professionals undertaking rigorous, systematic inquiry into questions asked about their own classroom practices and how to improve them. Today, it is common for K-12 teachers to publish and present accounts of their classroom-based research in publications and conferences once reserved for university-based educators.

Our own experiences as professors of education and former school teachers suggests that a similar process has yet to take hold in the areas of fieldwork and student-teaching. They are still largely arrangements where university-based professionals, rather than the teachers themselves, determine how and for what purposes teacher-candidates and their host teachers will spend time together in a classroom. With the exception of the Teaching of Writing course, this has been true of the way fieldwork has been arranged in our program as well. Even in the context of reenvisioning our relationships with the partnering teachers, we initiated discussion with the teachers about the nature of our assignments, we composed the original drafts, and they largely went unchanged.

There are many ways to rectify this imbalance. Classroom teachers and university faculty could meet multiple times, choose class texts and design assignments together, and possibly even co-teach the university and/or K-12 class. We also see great potential in positioning more cooperating teachers as clinical faculty who learn about the strengths and weaknesses of the teacher candidates in the field and integrate their insights into campus-based teaching. Joint appointments in a secondary school and school of education could present monetary and professional status incentives to qualified individuals as well as expand their opportunities for publication and other forms of scholarship. Participation on faculty committees, and other university-based organizations may imbue teachers with the sense that their impact as educators goes

Service-learning projects connect faculty, practicing teachers, and teacher candidates around common goals.

beyond their schools and classrooms. Without such a system in place, there is a lasting question of how to ensure that the classroom teachers are being involved as fully as possible, without them feeling overburdened.

We also face the struggle to allot the time to visit school sites and "get to know the particularities of our students' service relationships" (Clark 2003, p. 295). The professional culture of most universities creates a disincentive for prioritizing teaching and field service over research and writing. Ironically, this is even the case for schools of education, where tenure and professional promotions are largely determined by publication record. As such, another obstacle we face is our limited time for school visits and substantive collaboration with school faculty while meeting the demands of scholarship, committee service, and course instruction. When such time is found, our meetings and the nature of the collaboration is often less significant than we would like. It is likely that our future success in balancing these demands will depend on our ability to think creatively and expansively about how our work in school and with school-based faculty can support our research and publication activities.

Reflecting on both the opportunities and obstacles we face, our areas for future research are clear. We are working on creating systems that allow for more professionalized involvement of the classroom teachers and school administration and a greater presence of university faculty in schools. Given the strengths of the revised clinical experiences, we are also interested in conducting multi-level analysis of the candidates' work in the secondary classrooms. While our focus is currently on the candidates' abilities to enact English language arts instruction, we can imagine extending our gaze to look at how they managed issues of authority with the classroom teacher and when supervising the students.

This discussion may be relevant to service-learning practitioners not only in education, but in other fields as well. Indeed, this paper is ultimately about positioning community partners as professionals and crafting service-learning assignments that address their needs and involve their ideas. We suggest that when university students serve in these authentic ways, it improves their experiences, as well as those of the community partners and the constituents they serve—in our case middle and high school students. While university students might enter the community only to offer randomly-executed support and service, this paper provides a service-learning model that asks them to draw on their university-based instruction and guidance during their service and address the real needs of the community members.

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Researching Financial Behavior and Financial Literacy on Campus:

A Center for Worker Education Service-Learning Workshop

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Abstract ■

In 2012, Professor Susanna Schaller and Rosa Franco, director of lending at Neighborhood Trust Federal Credit Union (NTFCU), co-taught a service-learning course entitled "Grassroots Power: Local Economic Development Workshop." The course was offered through the Division of Interdisciplinary Studies housed at the City College of New York's Center for Worker Education. NTFCU is a community development credit union, which is situated near CCNY's main campus in upper Manhattan. Course participants worked collaboratively to pilot a research design at CWE, which ultimately aims to assess the financial behavior and financial literacy needs of CCNY students on the main campus. The purpose of this paper is 1) to highlight some of the lessons learned from the course process from both the instructors' and the students' perspectives, and 2) to showcase key aspects of the students' work. Key to our successful partnership was the early and active collaboration between the academic and community partners during the course and research design phase. This process resulted in a firmly rooted partnership, which then allowed us to maintain a critical distance during the many hours of productive discussion with our students. The continued presence of the community partner during class sessions, moreover, added a necessary "third" dimension to the students' experience as we dissected the contextual and theoretical literature and as we faced the necessity to make crucial changes during the research implementation phase. Last but not least, the students' findings themselves were illuminating: pointing to a desire among CCNY students for financial literacy workshops as well as to the fact that students at CCNY may be underbanked, paying potentially unnecessary fees for financial services. The students' findings, thus, indicate that further research on the issue of students' access to affordable financial products and services as well as to financial literacy education may be warranted.

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Introduction ■

Co-instructors' perspectives

During the Fall of 2012, we, Professor Susanna Schaller of the Division of Interdisciplinary Studies at the Center of Worker Education (CWE) and Rosa Franco, director of lending at Neighborhood Trust Federal Credit Union (NTFCU), co-taught a service-learning course entitled "Grassroots Power: Local Economic Development Workshop." The Division of Interdisciplinary Studies is located on a satellite campus of the City College of New York (CCNY) in lower Manhattan. We developed the course syllabus under the auspices of the City College of New York Colin L. Powell Center for Leadership and Service over the course of a semester.

The purpose of this paper is to present the course process from various perspectives as well as to share details of the tangible outcome, that is the student-produced deliverable to our partner. We open with comments by the originators of the partnership and co-instructors of the course; then we showcase parts of the students' work, which in the spirit of the iterative nature of this course, has been edited for publication. Those sections present the students' synthesis of the project, their research, analysis and their reflection on the process.

We, Rosa and Susanna, had been working on a concept to collaborate on a research question relevant to NTFCU, the community development credit union, serving upper Manhattan, for quite some time before the Colin L. Powell Center's service-learning faculty fellowship program and the division's commitment to engaged scholarship made it possible to bring this idea to fruition. Both of us live in upper Manhattan, both of us have worked with the credit union over the years, and both of us believe that community development credit unions as a model have the potential to empower communities through direct ownership and democratic management of a local, membership-based financial institution.

Our original project design encompassed a market study of students at CCNY's main campus in order to understand the potential financial pitfalls college students face as they try to navigate their educational and financial lives. In addition, based on our experience and knowledge of the academic literature and industry studies, demographically, CCNY students, we hypothesized, could be at risk of being underbanked or even unbanked.[1] CCNY is situated in the credit union's geographic target area, and CCNY students, because they are attending an educational institution in the target area, are eligible to become credit union members and take advantage of the broad array of affordable financial products and counseling services it offers. A study of the financial needs and behavior of students on the main campus, we assumed, could mutually benefit both City College students and the credit union and its sister nonprofit organization, Neighborhood Trust Financial Partners, which provides free financial literacy workshops and counseling in Upper Manhattan as well as citywide.

As instructors and originators of the partnership, we had to meet several challenges to get the course off the ground. Since the course was offered through the Division of Interdisciplinary Studies at the Center of Worker Education, we had to design the research project around the lives of working adults and an evening class schedule. Our solution was to develop a hybrid class with three to four class sessions to be dedicated to online reflection and weekday surveying on campus. We informed potential students from the outset that they would have to dedicate one workday to surveying on campus. This was a pragmatic albeit potentially inelegant solution. Halfway through the semester, however, unanticipated circumstances (the terrible landfall of Hurricane Sandy) forced us to rethink the project's parameters in unintended, yet, ultimately, productive ways. Students had already rearranged work and family life once, so we could not ask them to sacrifice more of their regular work-time to the study. Rather than continue to expect a full-fledged research project, including research design, implementation and analysis, we reconceived the project as a pilot study of the research instrument to be tested at CWE. While this required flexibility on everyone's part, given the expectations held by the partner organization and the students, and the lead professor's responsibility to ensure a rigorous academic experience, in the final analysis, the experience was instructive. Designing and implementing a pilot study without the pressure of having to deliver a full market analysis is a more feasible expectation for a one-semester course.

From a pedagogical standpoint, we found it challenging to simultaneously and seamlessly integrate the three processes of 1) "learning" the content relevant to the subject matter, 2) developing the necessary research skills, and 3) maintaining the partnership and meeting the partner's expectations. The move to concentrate on the pilot study also illustrated the value of more narrowly focusing the scope of a service-learning, community-based research project in order to allow students to develop and apply specific research-based skills. In addition, it gave students the opportunity to analyze, evaluate, and validate the research instrument more in depth, as it might happen in "real" life. Moreover, the outcome of the pilot has yielded a more complete, tested, and likely a more helpful survey instrument for future implementation on the main campus.

Through our class discussion with the students, we also have learned valuable lessons from this experience to inform future collaborations. We conceived of the service-learning course as a collaborative workshop with the aim of rooting the course's project in community-based planning tenets. Con-

sequently, our espoused theory of action[2] sought to create an environment and process that would foster empowerment, community capacity building, and the promotion of social equity, which, we recognize, is a lot to demand of a one-semester course. Service-learning courses, furthermore, require a three-pronged understanding of the intended outcomes of the learning process; that is, the course has to 1) develop meaningful "service" outcomes for both the students and the community partner, 2) ensure that "academic" learning is an integral component of the design as well as 3) create a space for reflection about how we as individuals, students, teachers, academics, and community-based organizations see our civic and social goals, roles, and responsibilities;[3] yet these categories, student, professor, and community agent, belie the complexity of the personalities and overlapping roles and the richness of experiences that come into the classroom on the first day of classes.

Once our partnership entered the classroom, it became open to unforeseen, sometimes uncomfortable, but constructive examination by students, encouraging self-reflection on our part. We now expect students, who have extensive professional as well as organizing experience, to carefully scrutinize our partnership. In this course's context, this meant we had to examine our own belief systems, such as interrogating the credit union model more critically and dissecting the industry in which CDCUs are inserted to highlight the limitations of such institutions, given the U.S. political economy, while also delivering a tangible product to our partner. In an academic setting, service-learning then requires engaging in open critical inquiry while also maintaining the focus on the pragmatic steps that must be accomplished to complete a project. Crucial to this process of facilitating a relatively open forum for "three-way" collaborative communication, that is partner-professor-student, was the presence of Franco at most of our class sessions. As a result, we were able to confront essential questions concretely and directly.

Although the course was not an officially "co-taught" course, Franco came to evening class sessions on her own time as a demonstration of the partner's commitment to the overall process. This step formed an integral aspect of the preliminary conversations during the design phase; it finally became a mutually agreed-upon arrangement between partners. Both of us knew from previous experiences that working closely with students and being part of the process would enhance our ability to more quickly and effectively adjust the sequence of themes, according to the participants' expectations and capacity, and given their time and logistical constraints. Giving a partner a continuous presence in the classroom through

CCNY students, we hypothesized, could be at risk of being underbanked or even unbanked.

this co-teaching arrangement, as Franco points out, also indicates a strong commitment to the partner; it contrasts with an invitation to guest lecture, or a request to have students placed at NTFCU, for example, which may be perceived as keeping the community partner at arms length from the "academic" environment.

The course took us along a path that required flexibility, continual reflection, and most of all an attempt to maintain a space for open communication to be able to reconfirm our commitment to the project and the partnership. The following sections of the paper turn to the collectively produced report by the students, which has been adapted for publication here.

1. Course Background ■

Students' Perspectives

Building a culture of service and inspiring young people with a sense of public purpose, vision, and responsibility is our goal.
—COLIN L. POWELL[4]

During the Fall semester of 2012, we, 11 CWE students, collaborated in a service-learning course: Grassroots Power: Local Economic Development Workshop at the City College of New York (CCNY) Center for Worker Education (CWE) jointly taught by Professor Susanna Schaller and Rosa Franco the director of lending at Neighborhood Trust Federal Credit Union (NTFCU). Our stated objective was to "complete a research project that would support the credit union's programmatic work and/or membership expansion in upper Manhattan" within the framework of service-learning supported by City College's Colin L. Powell Center for Leadership and Service:

Service-learning is a credit-bearing educational experience in which students participate in an organized service activity that meets identified community needs and reflect on the service activity in such a way as to gain further understanding of the course content, a broader appreciation of the discipline, and an enhanced sense of civic responsibility.[5]

Through service-learning, students and academic institutions can create solutions to address existing challenges and needs in their immediate communities. The collaborative and interactive approach strengthens the linkages that colleges have to their local communities by fostering the building of mutually beneficial partnerships that improve the community at large.

Our coursework began with introductions of who we were, why we had chosen to participate in a service-learning course, the course's goals, and the purpose of our proposed

deliverable: a market-study of CCNY students to assess their need for affordable financial services and products. We then progressed to learn and reflect about the nature of service-learning, including the importance of how and why the two components service and learning are linked to create a dynamic, engaging academic and civic opportunity.[6]

An invaluable component of this initial learning and reflection process was grappling with the critiques of service-learning, which are mainly: the often unequal relationship between institutions of higher learning, their students, and the perceived "disadvantaged" communities they will "serve" during the length of the course.[7] Issues of unequal knowledge, power, class, racism, and assumed superiority/subordination have impacted the effectiveness of service-learning partnerships at other institutions and in other communities.[8] We discussed these issues passionately and through written reflection came to these conclusions: 1) that we, as mostly minority City College students, were in a unique position to overcome perceptions of "unequal relationships;" in essence we are the community we were serving and 2) that we would take the concept of "learning" one step further by committing ourselves to actively learning from our market-study participants (survey respondents) in order to best serve them and by extension the surrounding community.

Our class's partnership with Neighborhood Trust Federal Credit Union also allowed us to harness our own personal financial experiences as college students to begin to identify trends in student financial behavior. We were required to research financial products/services, such as: types of bank accounts, credit cards, check-cashing, student loans, tax refund anticipation loans and loan sharks (Prestamistas). Workshop exercises and assignments encouraged personal financial awareness as we learned about our own financial needs and spending habits. Maintaining a detailed personal spending journal, through which we tracked our individual expenditures, and developing personal short-term and long-term savings goals brought the topic of financial literacy and security into vivid focus for us.

The next step was becoming familiar with our community partner the Neighborhood Trust Federal Credit Union (NTFCU) and their work in the community. We began to get to know NTFCU through Rosa Franco, learning about the organization's mission and the programs staff have developed and implemented to achieve it, as well as the proposed objectives of our collaboration. Simultaneously we studied community development credit unions (CDCUs) serving low-to-moderate income populations and communities in general. Initially, our collective goal was

We had to examine our own belief systems, such as interrogating the credit union model more critically.

to develop a questionnaire to survey CCNY students on the main campus in Hamilton Heights /West Harlem, which is located in NTFCU's geographic target area. NTFCU's objective was to assess the financial services and products' needs, and interest in financial literacy education or financial counseling of the CCNY student body with a future goal of establishing a partnership with the college.

Professor Schaller guided us to expand our knowledge of CDCUs through research and online discussions to investigate the differences between CDCUs and commercial banks. Research showed that CDCUs in the United States are primarily nonprofit financial cooperatives that their members own. We became aware that, unlike private financial institutions, the board(s) of directors of federal credit unions are elected by their membership. Because CDCUs are supposed to be mission-driven to serve low-to-moderate income communities and owned by their members, their products/services should be tailored to serve the specific needs of these communities. However, mission-slip and lack of membership engagement can undermine the accountability of CDCU's leadership. For example, membership should be able to shape credit union's leadership, policies, and programs through participation on the board.

After studying the relevant literature on CDCUs, we then focused on low- to moderate-income populations and their relationships (or lack thereof) with financial services and products. We read and analyzed the literature about these groups in the general population, and then narrowed our focus to these populations in New York City in particular. We then studied college students in general and their relationships with financial services and products. Finally, we used the CityFacts 2011 report on CCNY's website to learn specifically about the CCNY student population. We were able to make linkages between the general low-to-moderate income populations in New York City and CCNY students. Because we lost valuable surveying time as a result of super-storm Sandy, we had to shift our goal from a market to study to a pilot of the survey instrument on location at Center for Worker Education. We then had to delve deeper into the CityFacts 2011 report to further refine the general CCNY student population to CWE students.

2. Literature Review ■

2.1 Banked, Underbanked, Unbanked
According to a 2011 Federal Deposit Insurance Corporation survey of unbanked and underbanked households in the United States, the unbanked are defined as those without an account at a bank or other financial institution.

Underbanked households have a checking or savings account but rely on alternative "fringe" financial services (or may pay high fees on their accounts). Underbanked households have used money orders, check-cashing services, payday loans, rent-to-own agreements, or pawnshops once or twice a year, or tax-refund anticipation loans at least once in the past five years. The cost of these fringe services is typically higher than using a conventional bank.[9]

In 2008, the NYC Department of Consumer Affair's Office of Financial Empowerment conducted a financial services study of two low- to moderate-income New York City communities: Jamaica, Queens, and Melrose in the Bronx to assess whether local commercial banking institutions were meeting the financial needs of residents. The study surveyed a total of 640 residents from both communities. The study's findings revealed a familiar pattern: Although the majority of residents (76%) were "banked," the financial services and products offered by commercial banking institutions did not meet the actual financial needs of the residents, which resulted in product mismatch. Underbanked residents still relied on fringe financial services and products, such as check-cashers and income tax-refund anticipation loans, to meet their financial needs. According to the Neighborhood Financial Services Study, 75% of residents surveyed had used a checking-cashing service within the last few months even though 76% of survey participants were banked.[10]

Product mismatch highlights not only financial products and services that do not serve the needs of low- to moderate-income consumers, but also the importance of the types of structural constraints that prevent these populations from fully using traditional financial products and services to their advantage. These issues raised question, for example, around labor and housing: Why don't low- to moderate-income residents have direct deposit? How are they being compensated for their labor? Why won't their landlords accept online payments or bank checks, only cash or money orders?

Research shows that minority groups, especially Latinos and African Americans, are financially at risk because of a lack of access to affordable financial services and products tailored to their specific needs. A study conducted by CUNY Dominican Studies Institute investigated the financial behavior of 613 Dominicans in Upper Manhattan and the Bronx. One finding from the report determined that while New York City's 600,000-plus Dominicans are more likely than Latinos nationwide to have accounts at a bank or credit union; their actual financial behavior when using commercial vs. fringe financial products or services replicates patterns of the general underbanked low- to moderate-income

Issues of unequal knowledge, power, class, racism, and assumed superiority/ subordination impact partnership effectiveness.

populations. Dominicans in Upper Manhattan and the Bronx are still using fringe financial services like check-cashers and income-tax refund anticipation loans; although 72.8% of the population in this study were banked, 66.2% used check-cashing services and more than 35% had received an income tax-refund anticipation loan. These mostly minority low- to moderate- income residents may be banked in definition, but are underbanked in practice. It is evident that their financial services and product needs are grossly unmet by commercial banking institutions, albeit partially due to structural constraints, among other factors.[12] The findings are reflective of not only the community surrounding CCNY but also the neighborhoods where CCNY students may reside.

2.2 Profiles of the Original Target vs. the Surveyed Population: CCNY/CWE Students

According to the CityFacts 2011 report, 61% of CCNY undergraduate students represent minority groups: 31.7% are Latino and 20.6% are black. The average freshman enrolls at the age 18.5, but the overall median age of the CCNY undergraduate population is 25.4 years. CCNY is a commuter campus: 15.7% live in the Bronx, 17.1% live in Brooklyn, 20.4% in Manhattan, 23.4% in Queens. Many students work either part-time or full-time.

When we look at the financial aid information, 2011 CityFacts suggests that students are unable to complete their education without incurring debt. Of the 97.2% of students who apply for financial aid, 95.6% percent were found to have financial need. The average financial aid award in 2010 was $9,000, however the average debt of a 2010 graduate was over $15,000.

Higher education is a necessity for individuals to compete in the labor market. According to the U.S. Census, Americans who received a college education are less likely to experience poverty. However, today's college students, especially minorities, face many financial challenges including incurring credit card and student loan debt during their college years that can prove detrimental to their post-education financial future.[13]

2.3 Risk Factors and Financial Challenges Facing College Students

Leclerc's 2012 comprehensive literature review of 11 separate studies helped us identify particular risk factors and financial challenges affecting college students in general. Risk factors included: student's family's socio-economic background, particularly those students from low income families, minority students, particularly minority female students, easy access to credit cards and student loans early in their

Table 1: Comparison of Checking Account Supply and Consumer Demand : Product Mismatch[11]

Checking Account Offerings	Consumer Need
Most checking accounts are free only if the consumer has direct deposit.	61% of low-income checking account holders do not have direct deposit.
Checking accounts facilitate bill payment, but only through checks or online payments.	53% of checking account holders cannot pay their rent with a check or online, rather they must pay cash
Overdraft protection plans are common, charging an average for spending over the account balance $30.	21% of account holders overdraw their account every few months.

Table 2: Comparison of CCNY and CWE Undergraduate Students

Demographic	CCNY Undergraduate Students	CWE Undergraduate Students
# of Students	13,113	604
Median/Average Age	25.4	30
NYC Residents	76.8%	95%

(Sources: City Facts 2011, www.1.ccny.cuny.edu/facultystaff/ir/upload/city-facts-fall-2011-09132012. pdf; CWE Fast Facts, www1.ccny.cuny.edu/prospective/CWE2/about_facts.cfm)

college education, lack of financial literacy/ guidance and socialized/learned financial behaviors.[14] Early debt accumulation in the forms of credit card debt and student loans debt posed challenges to student's future financial wellbeing. According to Leclerc (2012), 84% of college-educated adults received their first credit card during their freshman year; and, 15 years later, they were still paying off the debt they accumulated during the first years of college.[15] College students' spending habits are mostly socialized i.e. influenced by their parents and peers; this includes how they incur debt, and use and manage financial products like credit cards.[16]

Our target population, CCNY students, fit both the demographic and financial risk factors. In order to mitigate the adverse effects of debt (especially credit card and student loan) incurred during college, students would benefit from financial services and products that explain the risks associated with debt, debt management, budgeting their day-to-day and monthly spending, and financial planning for the future. These products must be easy to use and easy to access.

3. Process ■

Shifting to a Pilot Study

Shifting our focus from a market study to piloting the survey to assess its strengths and weaknesses proved to be invaluable to our experience in the course. We had to be flexible and adapt as the circumstances changed. We also developed crucial skills throughout the various phases of the project, including the processes of survey design and administration, techniques to overcome the technological challenges of compiling, analyzing, and visualizing the data we collected, and then translating the information into a preliminary report. We also researched and evaluated various types of questionnaires to compare their potential effectiveness, strengths, and weaknesses.

We decided to pilot a variety of question types to discover which kinds of questions would best capture the information we decided was necessary to lay the framework for a future market-study. While we were now piloting the instrument, we kept our original deliverable in mind. Although, we were surveying a usually "private" topic (personal finance), we nevertheless elected to administer the surveys one-to-one and in person. We hoped to capitalize on our own personal networks and shared experiences as CWE students, and we found that our fellow students were eager to help us with our project by consenting to participate. One possible drawback regarding this level of familiarity (due to the private nature of personal finance) was perhaps that survey participants might have been hesitant to admit to engaging in "risky" financial behavior. Lack of privacy also emerged as an important unanticipated issue because we conducted the surveys in CWE's common spaces.

3.1 Assessing the Instrument: The Survey

In conversation with our community partner, NTFCU, we identified four main categories that our pilot survey would attempt to assess:

+ Background: Demographic Profile of CWE Survey Participants
+ Use of Products and Services
+ Financial Behavior
+ Financial Literacy and Needs

We assumed that these categories would provide the information needed to analyze and determine whether survey respondents not only had access to products and services tailored to their needs, but also insight into the respondents' level of financial literacy and desire to attend financial literacy or financial counseling workshops. We also decided that by tailoring the pilot survey to aim to meet the goal of our original deliverable, we would be better able to assess its potential effectiveness.

Formulating a list of questions seems like a very simple task to undertake; however, this task comes with an array of challenges. The following are just two issues we had to tackle: In order to formulate a good survey, we had to 1) understand clearly what type of information the respondents' answers to the questions might provide and 2) discuss the key strategies to design and conduct an unbiased survey.

Reading and utilizing Pricilla Salant's and Don Dillman's 1994 work, *How to Conduct Your Own Survey*, helped us understand that the type of question and how a question is written is a crucial first step. There are some questions that are close-ended. These are viewed as "very structured questions," and responses are often limited to a "Yes" or "No" response. These types of answers may be simpler to tabulate when analyzing the data. In addition, questions of this nature can also speed up the process of the surveying since the respondents are restricted to a quick and simple choice. Keeping this in mind, we went back and forth reformulating the questions to determine the validity and clarity of each question to ensure unbiased responses.

Close-ended questions do not provide the opportunity to learn new ideas, because respondents are not able to express their thoughts; consequently, the survey may miss important information. At the same time, when including open-ended questions in a questionnaire, the survey may generate too many possible responses, which can be difficult to categorize and tabulate when analyzing the data. We opted for partially close-ended and close-ended with unordered choices, constructing sequences of questions as illustrated below to give respondents multiple response choices in order to collect greater depth of information. However, collecting multiple responses to formulate a more nuanced analysis posed challenges when using spreadsheets to tabulate and analyze our data.[17]

We designed various close-ended questions and partially close-ended questions, which at times included general "catch all responses" such as "other, don't know or none of the above." We thought, "catch-all" responses might at times assist in capturing responses that did not fit. However, when we entered the data, we noticed that sometimes these types of catch-all answers were not helpful because of their lack of specificity.

One example of a close-ended question of this type appeared on the first page of the survey; it simply asked: "Do you currently have an income?" Respondents could answer: Yes (Y), No (N), No reply (NR), I don't know (IDK).

The above question had four selections from which to choose; since our prime goal was to lock the respondent into a direct response (Y or N), we suggest that the other choices be omitted from this question; the

We were surveying a usually "private" topic—personal finance.

additional options might encourage the respondents to choose the most ambiguous response. According to some researchers, ambiguous responses, such as IDK options, allow for respondents to feel that they have no information to share or that they have not thought about a particular issue.[18]

Another important aspect in a survey study is the actual sequencing of questions in the survey. We found that it is very important to carefully establish and consistently follow the proper sequence in which questions should be posed. We had a sequence of questions that focused on ascertaining the level and type of debt students might carry, for example. The initial question asked a yes or no question: "do you currently have a debt or owe money?" There were no explicit directions on the questionnaire to skip the next questions about type of debt if the answer was no. While there are no pitfalls in this particular question, we suggest that the directions for this type of question be clarified to avoid getting contradictory responses (i.e. someone answering no to having debt, then indicating a type of debt).

Using the same example above, we suggest the following: "do you currently have a debt or owe money?" (If yes, proceed to the next question; if no, skip to question _). Another example also illustrates how we reworded our survey questions:

Original questions.
1) Do you have a bank or credit union account?
 » Y
 » N
 » No reply
2) If yes, have you paid, or do you pay any of the following fees on the accounts?
 » Maintenance
 » Insufficient funds overdraft
 » Other
 » Do not know
 » No reply

The multiple choices for this response should also include a response option "None" as some respondents did not incur fees. This is also indicative of our own designer's bias—we assumed that people would answer yes.

Reworded question and design:
1) Do you have a bank or credit union account?
 » Y
 » N
 » No reply (check if the respondent does not answer)
(If yes, proceed to next question; if no, skip to question _)
2) If yes, have you paid, or do you pay any of the following fees on the accounts?
 » Maintenance
 » Insufficient funds overdraft

 » Other
 » None
 » Don't Know
 » No reply

Finally, while administering the pilot survey: our actual interaction with survey participants and the physical space we used during data collection is an, often, overlooked factor that may have had direct impact on the outcomes. Personal finance is a private and "sensitive" subject. Our survey was anonymous, because we did not collect identifying information; but the security that a certain level of anonymity may provide was potentially compromised by our face-to-face interactions and prior familiarity with our survey participants. We also conducted the surveys in CWE's shared spaces, and nonparticipants could have overheard participants as they responded. This undermines the notion of a confidential anonymous survey, and may have altered participant's responses, introducing bias. These are important considerations for similar projects going forward, which may warrant a redesign of the instrument for easy and accessible self-administration; even exploring technological solutions like Survey-Monkey and incentivized email blasts offering a "reward" for taking the time to fill out the questionnaire privately online.

4. Preliminary Data Analysis ■

During our pilot of the survey, we collected data from a sample of 109 CWE students, out of a total population of approximately 604 CWE students; 109 surveys out of 125 were valid and analyzed. Our data analysis is a snapshot. Our class met once a week for total of about 12 sessions. We lost valuable in-class time due to Super-Storm Sandy and the nature of the hybrid onsite/online component of the class.

The following analysis will highlight salient data from the pilot of the questionnaire and addresses the following: Profile of CWE student respondents, Use of Financial Products, Financial Behavior, and Financial Literacy.

4.1 Profile of CWE Student Respondents
Figures are based on the responses of 109 valid surveys.
- 66% of respondents were between the ages of 26-45
- 65% were employed full-time
- 93% were NYC residents: 16% The Bronx, 30% Brooklyn, 30% Manhattan, 12% Queens, 5% Staten Island

The average age of CWE students is 30 years. Two-thirds of our respondents were between the ages of 26-45 and employed full time. Our sample is older than the general college

student population and more likely employed. Given our earlier discussion of the risks and financial challenges facing (younger) college students, it is important to keep the following questions in mind:

- Will age and full-time employment status affect the general pattern of financial risks and challenges faced by CWE college student respondents?
- Given our earlier discussion of NYC specific minority groups, where they reside and their relationships to commercial banking institutions: Will our participants exhibit similar relationships and financial behavioral patterns?

4.2 Respondents' Use of Financial Services/ Products: Are CWE Students Underbanked?

- 92% of respondents were banked
- 75% of respondents reported having both a checking and savings account
- 14% reported having a checking account only
- 25% of respondents report using check cashing businesses
- 60% of respondents reported paying account maintenance fees and/or overdraft fees

Our respondents were banked (92%) in a higher proportion than the OFE (76%) and Dominican Institute (72.8%) studies of similar populations. Importantly, although similar populations were also highly banked, by definition they were also highly underbanked in practice. About a quarter (25%) of our highly banked respondents reported using "fringe" financial services specifically check cashing. More than double (60%), reported paying maintenance and/or overdraft fees. These two figures point to the strong possibility that CWE students are also underbanked, experiencing product mismatch and lacking financial literacy/formal budgeting skills.

- 59% of respondents had credit card debt
- 42% had student loan debt
- 23% had both credit card and student loan debt
- 36% reported having three to five credit cards
- about 1/3 of these respondents were paying interest rates over 15%
- about 2/3 of respondents with three to five credit cards were paying interest rates higher than 10%-15%

Credit card debt was the leading form of debt among our respondents; over half of the respondents indicated they had credit card debt (59%). Two-fifths stated they had student loan debt (42%), with about one quarter (23%) reporting both credit card and student loan debt. CWE respondents reported less credit card debt than the general college student population (84%). CWE students still face financial risks and challenges associated with incurring both credit card and student loan debts during their college years and should be aware of how long it takes to pay off the debt (on average 15 years) and the impact of this kinds of debt on future financial circumstances and outcomes.

Of those respondents, about one third reported having three to five credit cards. A third of respondents who reported having three to five credit cards, slightly over a third reported paying over 15% in interest rates. When you combine the figures of those with three to five credit cards who are paying interest rates above 10% and those paying interest rates above 15% more than two out three of those respondents are paying high interests rates for their multiple credit cards. Higher interest rates increase overall debt and the length of time it takes to pay the debt off in the long run.

4.3 CWE Respondents Financial Behavior

Given that we were interested in ascertaining both financial literacy, how it translates to actual actionable behavior, and level of interest in financial literacy and debt workshops we asked students about their budgeting and money management patterns. The analysis showed interesting patterns:

- 76% reported budgeting their income
- 45% reported following a formal budget
- 47% did not have a formal budget but informally monitored their monthly spending
- 18% did not follow a budget at all
- 25% of those who reported having three to five credit cards only paid the minimum monthly payment
- 43% reported paying more than the monthly minimum payment on their credit cards
- 14% paid their credit card balance in full every month
- 2% did not pay their credit card bills at all
- 60% actively monitored their credit report

Out of the 76% of respondents who claimed to budget formally or informally, 63% of them indicated the ability to always pay their bills on time, 30% said they are usually able to pay on time, while only a 6% said they are rarely able to pay on time. Although the respondents showed good payment skills, the data showed that 75% of the respondents who maintained some form of budgeting (formally or informally) were in debt.

Equally interesting was the small percentage of respondents who indicated that they follow a formal savings plan. This may be due, in part, to the majority of the survey respondents who indicated that they do not follow a formal budget. The small percentage of savers may also be indicative of debt, as debt often acts as an inhibitor to maintaining a savings plan. This may warrant further investigation and analysis of the data. There were similar results among the 18% of respondents who

Interaction with survey participants and the physical space we used is an, often, overlooked factor.

indicated that they did not follow a budget. While their payment habits were satisfactory, over half of those respondents had acquired debt and an even smaller percentage indicated a savings plan.

The survey showed that out of the students who have credit card debt, over two-fifths (43%) of them make more than the minimum monthly payment, while roughly one in 10 (14%) said they try to pay off the full balance every month. Twenty-five percent of those respondents with three to five credit cards were paying the minimum monthly payment only. Fourteen percent reported making minimum monthly payments only, while about 2% of our student respondents claimed not to pay their balance at all.

4.4 Financial Literacy

- 73% of respondents attributed their financial literacy/ habits were influenced by family
- 95% knew what a credit report is
- 60% actively monitored their credit report
- 31% did not actively monitor their credit report
- 70% knew the difference between a private and public student loan
- 28% do not know the difference private and public student loans
- 15% with student loan debt do not know the difference between private and public student loans
- 72% of respondents would attend free financial literacy/counseling workshops at CCNY
- 94% said they had never received financial literacy/counseling at CCNY

When we asked CWE students who/what most influenced their financial knowledge and habits we found out that most students, almost three-quarters (73%), attributed their financial role models to family. This is consistent with Leclerc's (2012) conclusions about the general college student population. We also wanted to assess financial literacy in two areas that impact college students the most: credit cards and student loans. We found 59% of students had credit card debt, 42% student loan debt, and about a quarter reported having both types of debt; 95% of respondents were aware of what a credit report was, while 60% actively monitored their credit report.

Although this population's financial risks, challenges, and behavior may differ slightly from the general college student population because, on average, students are a decade or more older, it would be interesting to study the impact of incurring student loan debt later than usual. Generally, the CWE student population was less indebted 69% vs. 84% than the general college student population. Despite the age difference, simply accumulating credit card and student loan debt during college years is a risk factor to adverse future financial outcomes, as is being a member of a minority group.

The data clearly demonstrates CCNY CWE student's desire for free financial literacy/counseling workshops offered on campus. Although CUNY/CCNY does offer financial counseling and literacy workshops, 82% of CWE respondents did not know about the service, and 94% of CWE respondents said that they had not attended financial literacy education at CCNY, yet 72% would attend the workshops if available. There seems to be a demand for this type of service on campus. Our findings may point to the necessity to better market the existing CUNY/CCNY financial literacy and counseling services and the development of targeted workshops. As the cost of higher education continues to rise, and the necessity to achieve a college education in today's society continues to intensify, college students—whether 18, 30, or older—would benefit from financial literacy education to mitigate the financial challenges and risks of using debt to obtain a college education.

5. Reflections ■

Student Concluding Reflections and Recommendations

We were drawn to this course for many different reasons. What became evident as we collaborated intensely with Rosa Franco, Professor Schaller, and among ourselves is that we had embarked on journey to not only learn about economic development and credit unions but also to engage and serve members of our community, people very much like ourselves.

Having Franco so visibly involved not only through her presence, but also throughout the project discussions, enhanced our experience, solidifying the effort as that of a partnership. We were not merely producing a deliverable, but were involved in a mutually beneficial relationship in which we also received valuable information about our own budgeting, spending habits, and short- and long-term financial goals. We were able to experience firsthand how empowering the impact of NTFCU's work in the community could be. Our partner's commitment to us enabled us to become more engaged.

We were also able to maintain our ability to think critically, to question the broader contextual, societal implications of community development credit unions that do exist in the powerful orbit of commercial banking institutions. Our inquiry was facilitated and ultimately encouraged by our other partner, Professor Schaller, who helped us navigate these and other important tensions while supporting our work at every step towards our deliverable to NTFCU.

As co-collaborators we had to adapt, be flexible, be open, and entertain one another's view points, whether we agreed or not, and

The data demonstrates students' desire for free financial literacy/counseling workshops.

lean on one another's strengths because of our joint commitment to complete a project that could potentially benefit all CCNY students and our communities at large. It was both a challenging and rewarding experience.
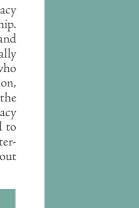
Recommendations ∎

- The workshop should be a year-long course: Phase 1: Pilot Phase and Phase 2: Final Project
- Theory and practice should happen in tandem
- Technology should be an integral component
- Site visits to community partner events would enrich the experience

During the data analysis phase, we grappled with some of our own limitations in using Excel to deepen the analysis. We suggest that future service-learning courses of this nature offer if necessary a complimentary "technology" component to realize the full potential of our work and quality of deliverable to our community partner while simultaneously enhancing our own skills. At the very beginning of the course a general skills' assessment could be used to determine what kinds and what levels of skills student participants bring to the project, and appropriate "technology workshops" could then be integrated into the design of the course or students could be pointed to ongoing technology workshops on campus. Data analysis skills are invaluable in today's economy and could greatly enhance student's marketable job skills and the deliverable's impact in supporting the programmatic work of the community partner.

Overall we recommend that the workshop be extended into a year-long two phase course: Phase 1: Pilot and Phase 2: Final Project. Phase 1 could be devoted to learning the theoretical and contextual frameworks of both service-learning and focus on the research, as well as instrument design, which could be complemented by a technology component that teaches students how to work with data collection and data analysis on software programs, such as Excel and/or SPSS. In this type of service-learning workshop the theoretical and practical components should happen in tandem. Site visits to watch financial literacy workshops in action would also enrich the experience further because they make the community partner's work more tangible although given the fact that CWE students tend to balance full-time work with study, they may have to be scheduled on an individual basis.

Phase 2 would be more of a practicum where we could refine lessons learned from Phase 1 and spend more time analyzing data and creating the final product. The technology component of the course would be re-emphasized in this phase. More complex/sophisticated research methods such as focus groups and in-depth data analysis could also be conducted.

- CCNY should explore a financial literacy education and advocacy training partnership. Given the well-documented financial risks and challenges faced by college students, especially minority and/or low-income students who incur debt to finance their higher education, we also recommend that in keeping with the tradition of service-learning, financial literacy education workshops should be structured to provide financial advocacy training to interested participants so that they too may go out into the community and serve others.

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